

Women's Economic Activities in Jordan:

Research Findings on Women's Participation in Microenterprise, Agriculture, and the Formal Sector

A project funded by the Office of Women in Development, Bureau for Global Programs, Field Support and Research, U.S. Agency for International Development under contract number FAO-0100-C-00-6005-00 with Development Alternatives, Inc.

July 1999



1717 Massachusetts Ave. NW, Suite 302, Washington, DC 20036 USA
Tel.: 202-332-2853 FAX: 202-332-8257 Internet: WIDinfo@widtech.org

A Women in Development Technical Assistance Project

Development Alternatives, Inc. International Center for Research on Women Women, Law and Development International
Academy for Educational Development Development Associates, Inc.

This publication was made possible through support provided by the Office of Women in Development, Bureau for Global Programs Field Support and Research, U.S. Agency for International Development, under the terms of Contract No. FAO-0100-C-00-6005-00. The opinions expressed herein are those of the author(s) and do not necessarily reflect the views of the U.S. Agency for International Development.

Women's Economic Activities in Jordan:

Research Findings on Women's Participation in Microenterprise, Agriculture, and the Formal Sector

by

Donna K. Flynn and Linda Oldham
International Center for Research on Women

Development Alternatives, Inc.

July 1999



A Women in Development
Technical Assistance Project

*A project funded by the Office of Women in Development, Bureau for Global Programs, Field Support and
Research, U.S. Agency for International Development under contract number FAO -0100-C-00-6005-00*

ACKNOWLEDGMENTS

The authors would like to thank all of the staff of USAID/Jordan who supported this research project from its early stages, including Monica McKnight, Rula Omeish, Mouna Sayegh, Rula Dababneh, Rabiha Dabbas, Maha Mousa, Jon Lindborg, and Mission Director Lewis Lucke. We would like to express enormous gratitude for the superb technical contributions of Dr. Mustafa Hamarneh and his entire staff of researchers and advisors at the University of Jordan's Center for Strategic Studies, including Hekmat Yusef Khadr, Yehia Ahmed Shehada, Feraz Mohamed Al Momeni, Tony Sabbagh, Dr. Yasmine Haddad, Mohamed Mahmoud Salam, and Lina Sabbah. Their expertise and high standards for rigorous social science research were indispensable contributions to the success of this project. In addition, the excellent data analysis skills of Louise Kemprecos of DAI and her willingness to work within a tight timeframe were great assets to completion of the study.

We would also like to acknowledge the assistance of Steven Wade, Karl Jensen, Derek Farwagi, Sameera Qadoura, and Barbara Zadina of the USAID-funded Access to Microfinance and Improved Implementation of Policy Reform (AMIR) Program; Jim Cotter, formerly of the AMIR program; and Rafael Jabba and Elizabeth Fetter of the USAID-funded Southern Jordan Access to Credit Program. We are grateful for the time and assistance given to us by numerous specialists on women and development, gender, and microenterprise in Jordan, most of whom we acknowledge individually in the annexes. Finally, we extend gracious thanks to the 5,445 women who took time from their busy schedules to talk with us at length and answer our questionnaire.

PREFACE: STUDY BACKGROUND

As part of USAID/Jordan's Strategic Objective 5 (Increased economic opportunities for Jordanians), USAID has invested considerable funds in microenterprise development as a means of improving economic opportunities and alleviating poverty. For several years, USAID has supported the small-scale Group Guaranteed Lending and Saving programs administered by Save the Children and CARE. In 1998, USAID initiated two additional microfinance programs in Jordan, including the Access to Microfinance and Improved Implementation of Policy Reform (AMIR) Program, implemented by Chemonics, and the Southern Jordan Access to Credit Program, implemented by the Cooperative Housing Foundation. USAID anticipates that these initiatives will provide microfinance services to at least 25,000 active borrowers by 2001, representing a major increase from the few thousand microloans previously available in the country (Strategic Overview 1997-2001). USAID also anticipates designing and launching a new program to provide cost-effective business development services related to technology, marketing, and management of micro, small, and medium-sized enterprises.

Microenterprise development is also viewed as a potential area of program support for improving economic opportunities for Jordanian women. The growth of a vibrant private sector through microenterprise development is expected to help better educated middle-class women enter the labor force, as well as alleviate poverty among women at lower ends of the economic spectrum. To support increased integration of women into the economy, USAID has designed its microfinance projects to include targets of up to 50 percent women borrowers.

However, information about the economic activities of Jordanian women, and particularly their participation in microenterprise, is sparse. Data have been limited on women's activities in both the informal and the formal sectors and on their needs in accessing credit, training, and technical assistance for forming or expanding their microenterprises. Although anecdotal evidence has suggested women are owners and operators of home-based businesses, primarily in food processing, handicraft production, and sewing, there has been little data-based knowledge about their skills, education, activities, and constraints in micro and small enterprises.

To close some of the information gaps regarding women's activities in microenterprise in the informal and the formal sectors and more comfortably direct its investment to support overall economic growth, USAID invited the WIDTECH Project to assist in conducting a data-based research study. Key objectives of the study included:

- Determining the nature and extent of Jordanian women's participation in the labor force as owners, operators, and employees of microenterprises;
- Analyzing gender-based constraints to forming and expanding enterprises;

- Identifying growth-oriented subsectors in which women have the greatest opportunities to expand their enterprises; and
- Recommending specific interventions that USAID can implement under its Economic Opportunities Strategic Objective that would help reduce gender-based constraints and support the growth of sustainable businesses for both male and female entrepreneurs in the microenterprise sector.

WIDTECH and USAID initiated Phase One of the study in February 1998. Phase One included a review of research and current projects on women's microenterprise activities; extensive discussions with USAID/Jordan, nongovernmental organizations, and other donors (see Annex C). At the end of Phase One, the WIDTECH research team recommended that, in an effort to meet USAID's interests in better measuring female labor force participation, the study's scope of work be expanded to incorporate the added objective of primary data collection on a wider range of women's economic activities than microenterprise. As a result, the following key objective was added to the scope of work:

- Determining, if possible, the nature and extent of women's participation in a broader range of economic activities.

During Phase One, the team also interviewed Jordanian research organizations to identify a research partner. The Center for Strategic Studies (CSS), based at the University of Jordan, was identified as the best possible partner for a study of this size and scope. In 1997, CSS conducted a national random survey on unemployment with a sample size of 13,000, demonstrating unique capacity within the country in survey implementation with a large sample size, sufficient access to human and technological resources, and high standards for training and fielding of enumerators. Phase One was completed with the team's submission of a literature review on Jordanian women's economic activities to USAID in April 1998.

In April and May 1998, WIDTECH initiated Phase Two with construction of a draft survey tool. In June, collaboration with CSS began and a Steering Committee for the study was convened, consisting of WIDTECH researchers, CSS researchers, and additional technical experts from the University of Jordan (see Annex D). The Steering Committee oversaw all aspects of primary data collection, including survey tool revisions, translation of the survey tool into Arabic, sampling design, and survey implementation. Data collection took place in August and September 1998.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	ix
CHAPTER ONE	
REVIEWING THE LITERATURE ON WOMEN'S ECONOMIC ACTIVITIES IN JORDAN	1
FEMALE LABOR FORCE PARTICIPATION IN JORDAN	2
CAPTURING WOMEN'S ACTIVITIES IN THE INFORMAL ECONOMY	6
UNDERSTANDING WOMEN'S MICROENTERPRISE ACTIVITIES	8
IDENTIFYING GAPS AND TRENDS IN THE DATABASE	10
CHAPTER TWO	
STUDY METHODOLOGY	13
SURVEY SAMPLE FRAME	13
SURVEY SAMPLE	13
SURVEY TOOL	15
RECRUITMENT AND TRAINING OF SURVEYING TEAM	16
SURVEY IMPLEMENTATION	17
CHAPTER THREE	
WOMEN AND WORK IN JORDAN	19
CHARACTERISTICS OF WORKING WOMEN	20
Rates of Economic Activity	20
Regional Distribution and Residence Patterns	21
Age Distributions	22
Levels of Educational Attainment	23
Marital Status and Household Characteristics	24
Educational and Occupational Backgrounds of Husbands and Mothers	26
KEY FINDINGS	30
CHAPTER FOUR	
WOMEN'S SELF-EMPLOYMENT	31
WOMEN'S SHORT-TERM AND SEASONAL WORK	32
WOMEN AND MICROENTERPRISE	34
Characteristics of Women in Microenterprise	34
Characteristics of Women's Microenterprises	37
Problems and Constraints Experienced by Women in Microenterprise	45
Attitudes about Women in Business	47

KEY FINDINGS	48
Characteristics of Women in Microenterprise	48
General Business Operations	49
Financial Characteristics and Opportunities	50
Problems and Constraints Experienced by Women in Microenterprise	51

CHAPTER FIVE€

WOMEN AND AGRICULTURE 53€

CHARACTERISTICS OF WOMEN IN AGRICULTURE	54
CHARACTERISTICS OF FEMALE PARTICIPATION IN AGRICULTURE	56
Women's Activities in Agricultural Production.....	56
Women's Activities in Animal Husbandry and Agroprocessing.....	61
Women's Agricultural Wage Labor	63
KEY FINDINGS	64
Female Participation Rate in Agricultural Production.....	64
Female Participation Rate in Animal Husbandry and Agroprocessing.....	65
Female Participation in Agricultural Wage Labor	65

CHAPTER SIX€

WOMEN'S EMPLOYMENT IN THE FORMAL SECTOR 67€

CHARACTERISTICS OF WOMEN IN THE FORMAL SECTOR.....	67
CONTRIBUTIONS TO HOUSEHOLD INCOME BY WOMEN IN THE FORMAL SECTOR.....	70
SOCIAL CONSTRAINTS TO WOMEN'S FORMAL SECTOR PARTICIPATION.....	71
KEY FINDINGS	73

CHAPTER SEVEN€

RECOMMENDATIONS FOR USAID/JORDAN'S€

MICROENTERPRISE DEVELOPMENT EFFORTS 75€

IDENTIFYING AND PRIORITIZING TARGETS OF POTENTIAL WOMEN BORROWERS	75
INCREASING AND EXPANDING ACCESS TO FINANCIAL SERVICES	79
LOOKING BEYOND CREDIT: NON-FINANCIAL SUPPORT NEEDS.....	82

ANNEX A: BIBLIOGRAPHY A-1€

ANNEX B: SURVEY TOOL B-1€

ANNEX C: PERSONS CONSULTED IN PHASE ONE OF STUDY C-1€

ANNEX D: PERSONS CONSULTED IN SURVEY TOOL DESIGN AND PARTICIPANTS OF SEMINAR€ D-1

ANNEX E: MEMBERS OF THE SURVEYING TEAM€ E-1

LIST OF TABLES AND FIGURES

Tables

2.1:	PSUs by Governorate	14
2.2:	Sample Coefficient of Variance	14
2.3:	Outcome of Visit to Sample Households.....	14
2.4:	Individual Outcomes in Households Visited	15
3.1:	Currently Working Women by Type of Work.....	20
3.2:	Rates of Currently Working Women by Marital Status	26
3.3:	Proportion of Currently Working and Not Working Women Whose Husbands Worked in the Past Seven Days.....	28
4.1:	Short-Term and Seasonal Income-Earning Activities Engaged in by Women in Past 12 Months	33
4.2:	Women in Microenterprise by Educational Level and Husbands' Educational Level	34
4.3:	Women in Microenterprise with Relatives Who Have Operated a Business	35
4.4:	Sources of Women's Knowledge of Running a Business by Sector.....	36
4.5:	Reasons Cited for Running a Business.....	37
4.6:	Distribution of Types of Women's Enterprise Activities	40
4.7:	Some Significant Differences between Women's Businesses Based Inside Versus Outside Homes	41
4.8:	Sources and Amounts of Capital among Women Who Have Ever Borrowed for Business Investment.....	43
4.9:	Reasons Women Cited for Not Considering a Loan for Business Expansion	44
4.10:	Proportion of Women Identifying "Big Problems" Experienced in Managing their Businesses Inside Versus Outside Homes.....	45
4.11:	Reasons Why Women Prefer Running a Business to Having a Job.....	47
5.1:	Marital Status of Women in Agricultural Production by Primary Landholder.....	54
5.2:	Mean Age of Women by Role in Land Management.....	55
5.3:	Women's Role in Land Management on Household Land and Women's Land ..	57
5.4:	Primary Seller of Crops Produced on Household Land and Women's Land	59
5.5:	Primary Decision Maker for Agricultural Income Earned on Household Land and Women's Land	60
5.6:	Decision Making for Income Earned from Animal Husbandry	63

Figures

3.1:	Regional Distribution of Currently Working Women by Category of Work	21
3.2:	Percentage of Currently Working Women by Age Group	22
3.3:	Age Distribution of Currently Working Women by Category of Work.....	23
3.4:	Educational Distribution of Currently Working Women by Category of Work...	24
3.5:	Marital Status Distribution of Currently Working Women by Category of Work	25

3.6:	Rates of Currently Working and Ever-Worked Married Women by Husbands' Occupation	27
3.7:	Work Histories of Mothers of Currently Working Women.....	28
3.8:	Educational Distribution of Mothers of Currently Working Women.....	29
4.1:	Indicators of Formality for Women's Businesses Based Inside and Outside Homes.....	41
4.2:	Business Income as Proportion of Total Household Income for Women's Home-Based Businesses.....	42
4.3:	Business Income as Proportion of Total Household Income for Women's Businesses Based Outside Home.....	42
5.1:	Proportion of Women in Agriculture Providing Specific Types of Labor Inputs.....	58
5.2:	Proportion of Crops Produced on Household Land and Women's Land that Are Consumed by Household.....	59
5.3:	Percentage Distribution of Agricultural Households by Total Value of Outstanding Loans.....	61
5.4:	Role in Income Expenditures among Women Who Receive Income from Animal Husbandry and Agroprocessing Activities	62
6.1:	Age Distribution of Currently Working Women and Women Who Previously Worked in Salaried Jobs	68
6.2:	Educational Distribution of Currently Working Women and Women Who Previously Worked in Salaried Jobs	69
6.3:	Percent of Household Income Supplied by Women, by Current Occupation	70
6.4:	Proportion of Women Citing Leading "Big Problems" Experienced in Salaried Jobs.....	71
6.5:	Proportion of Women Who Left Job by Decade and Reason for Leaving	72
6.6:	Proportion of Women Citing Leading Reasons Why It's a Good Idea for Women to Work.....	73

EXECUTIVE SUMMARY

STUDY OBJECTIVES

As part of USAID/Jordan's Strategic Objective 5 (Increased economic opportunities for Jordanians), USAID has invested considerable funds in microenterprise development to improve economic opportunities and alleviate poverty. The growth of a vibrant private sector through microenterprise development is expected to increase participation of middle-class Jordanians in the labor force as well as alleviate poverty among Jordanians at lower ends of the economic spectrum. Microenterprise development is also viewed as an area of program support for improving economic opportunities for Jordanian women, and USAID has designed its microfinance projects to include targets of up to 50 percent women borrowers.

However, information about the economic activities of Jordanian women, and particularly their participation in microenterprise, is sparse. Data have been limited on Jordanian women's economic activities in both the informal and the formal sectors and on their needs in accessing credit, training, and technical assistance to form or expand their microenterprises. Although anecdotal evidence has suggested women are owners and operators of home-based businesses, primarily in food processing, handicraft production, and sewing, there has been little data-based knowledge about their skills, education, activities, and constraints in micro and small enterprises.

To close some of the information gaps regarding women's activities in microenterprise in the informal and formal sectors and more comfortably direct its investment to support overall economic growth, USAID invited the WIDTECH Project to assist in conducting a data-based research study. Key objectives of the study included:

- Determining the nature and extent of Jordanian women's participation in the labor force as owners, operators, and employees of microenterprises;
- Analyzing gender-based constraints to forming and expanding enterprises;
- Identifying growth-oriented subsectors in which women have the greatest opportunities to expand their enterprises;
- Recommending specific interventions that USAID/Jordan can implement under its Economic Opportunities Strategic Objective that would help reduce gender-based constraints and support the growth of sustainable businesses for both male and female entrepreneurs in the microenterprise sector; and
- Determining, if possible, the nature and extent of women's participation in a broader range of economic activities.

To meet these objectives, the survey questionnaire attempted to capture all of the current work of Jordanian women, including unpaid agricultural labor, and to understand why

women were working, details about how they had equipped themselves to undertake the work they were doing, what returns they were making on their investments of time and money, the systems of support and constraints within which they worked, and their feelings about working in the future. Some information on employment history was also collected. Substantive details about the nature of the work were studied separately for four broad categories of work: short-term and seasonal activities, small business, agriculture, and salaried employment. Background information was collected about each woman respondent, including demographic information such as age and education as well as other factors that might be associated with work status, such as mother's experience with paid work and the respondent's experience with living in the Arab Gulf or elsewhere outside of Jordan. The questionnaire also gathered information on the extent to which women themselves controlled the income from their work and the proportion of household income their income represented.

SAMPLING AND METHODOLOGY

Nationwide surveys carried out in Jordan often have samples designed for representativeness at the regional (north, central, and south) rather than governorate level because of the prohibitive cost of surveys that seek governorate-level representativeness. This study opted for the same strategy and utilized a random sample with regional representation, drawn from the Master Sample of the Jordanian Department of Statistics. The design called for all women ages 15 and over in each household in the sample to be interviewed. Interviews were completed for 5,445 women of the 5,693 eligible women in the 3,219 households successfully visited, giving an overall contact rate of about 96 percent. Non-participation by women whose households were successfully visited was because of illness, travel abroad, refusals to participate, or repeated absence after three survey visits to the household.

The survey was undertaken in two phases. During the first phase, fieldwork was initiated in all three regions of the country simultaneously. When women were found to be in residence in a sample household but not present at the time of the first visit, surveyors moved on to the following households on their lists and then returned at the end of the day to try to conduct the interviews with women who were previously absent from their homes. If the women were not found by the end of the day, the team as a whole moved on to the next area. Once all the areas included in the sample had been surveyed, the second phase was initiated as a smaller team of interviewers made a sweep across the sample communities to attempt to visit women who had not been included in the first round. In all, the surveying took place over five weeks, during August and September 1998. Data analysis was carried out during November and December.

CHARACTERISTICS OF THE FEMALE LABOR FORCE

Approximately 12.5 percent of Jordanian women ages 15 and older currently work in short-term/seasonal activities, microenterprise, agriculture, or salaried employment.

This finding is slightly higher than the 11 percent rate of currently working women recently reported by DOS/Fafo (1998), and likely reflects this study's efforts to capture both informal and formal work activities. The largest proportion of the female labor force—52.1 percent—is in formal sector salaried jobs, and the second-largest proportion, at 29.5 percent, works in the agricultural sector. The proportion of currently working women engaged in microenterprise activities is 12.4 percent, or about 1.5 percent of the total population of Jordanian women. Approximately 6 percent of all currently working women are engaged only in short-term or seasonal labor, but a number of women whose primary occupation is in microenterprise, agriculture, or the formal sector also engage in various intermittent short-term or seasonal work. The majority of currently working Jordanian women reside in urban settlements, primarily in the middle region of the country. Women's microenterprises are also largely urban, with about 62 percent located in the densely populated middle region. However, women in the south and women in rural settlements are significantly more likely to work than are women in the north or middle regions or women in urban areas.

In contrast with previous studies that have reported that the female labor force in Jordan is primarily young and single, our findings show that married women make up 57 percent of all currently working women and 64 percent of women currently active in microenterprise. Also contrary to expectations, the rate of married women who currently work is higher than the rate of single women who currently work, at 13.1 percent compared with 11.7 percent. These findings reflect this study's efforts to fully represent women's informal and unpaid work in microenterprise and agriculture. The proportions of married women currently working in microenterprise and agriculture are significantly higher than in salaried jobs, and married women are also significantly more likely to work in microenterprise and agriculture than are single women. Most previous studies have focused primarily on women's employment in the formal sector, which is characterized by higher proportions of young, single women. For example, the mean age of women in salaried employment is 31.4 years, whereas the mean age of women in agriculture is 39.8 years. The mean age of women in microenterprise falls between these, at 35.6 years. However, our findings show that even in formal sector salaried jobs, married women are slightly more heavily represented than single women, contradicting most studies of Jordanian women in the labor force. These findings may reflect a trend of increasing economic participation by married women, influenced by developments such as increasing social acceptance of working women and improved job flexibility for women to accommodate demands of work and family.

Although the female labor force as an aggregate appears to be well educated, there are significant differences in educational attainment levels among the sectors.

Approximately half of all currently working women have completed either secondary school or higher education, 17 percent completed preparatory school, 16 percent completed primary school, and 17 percent have no schooling. But women in formal sector jobs are much more

highly educated than women in microenterprise, who in turn are more highly educated than women in agriculture. More than 70 percent of women in the formal sector have degrees in higher education. Almost two-thirds of the women in microenterprise have completed primary or preparatory school while 16 percent have no schooling and only 20 percent have completed secondary school or higher education. In contrast, more than 40 percent of women in agriculture have no schooling and about 10 percent have secondary school or higher education.

CHARACTERISTICS OF WOMEN'S ENTERPRISES

Based on this survey, the rate of female participation in microenterprise activities—the proportion of all women engaged in microenterprise—is approximately 1.5 percent. Of the total survey sample of 5,445 women, 84 respondents are engaged in microenterprise. This is less than half the rate of female participation in agriculture, at 4 percent, and less than one-third the rate of participation in the formal sector, at 6.5 percent.

Approximately 12.4 percent of all currently working women work in microenterprise activities. This is a much higher proportion of working women active in microenterprise than indicated by an earlier study (OCSD, 1994), which posited that 5.3 percent of female labor force participants were working in microenterprise in 1993. This difference probably reflects this study's efforts to fully capture women's formal and informal enterprises, whereas the OCSD study focused on secondary data skewed toward the formal sector. The difference may also reflect some overall growth in microenterprise development in Jordan.

The majority of women's enterprises in Jordan are home based, and there are significant differences between women's home-based enterprises and those that are based outside the home in terms of business size and levels of formality. Approximately three quarters of women's businesses in Jordan are based in the home. These home-based businesses tend to be smaller, operate fewer months per year, have fewer full-time paid employees and unpaid family workers, and have lower gross incomes than women's businesses based outside the home. Only one quarter of home-based businesses utilize unpaid family labor as compared with more than half of the businesses based outside the home. The mean monthly gross income of women's businesses based outside the home was 216.25 JD, more than three times the mean monthly gross income of women's home-based businesses, at 69.91 JD.

Home-based businesses also tend to be more informal than those based outside the home because they are less likely to be formally registered, licensed, maintain written accounts, and utilize the formal financial sector. For example, 85 percent of businesses based outside the home were formally registered whereas only 12.7 percent of home-based businesses were registered. About 13 percent of home-based businesses in the sample maintain written accounting books as compared with 57 percent of those based outside the home. Although only a minority of each type of business maintains a checking account, the proportion of businesses based outside the home with a checking account is significantly higher than the proportion of home-based businesses.

There are no significant correlations between age, educational level, or presence of children in the household and location of business.

Most women's businesses are based on a narrow range of "traditional" skills, such as sewing, embroidery, and production of other handicrafts, with provision of beauty services and commercial trade in groceries or clothing also well represented. Small numbers of businesses provide other miscellaneous goods and services, such as radio and television repair, child care, stationary, and flower arrangement. The businesses are primarily retail, providing goods and services to individuals rather than on a wholesale basis to merchants. About two-thirds of women's businesses are in the services sector, and one-fifth are in the commercial sector. Approximately 14 percent of the businesses are in production, and these are more likely to be home based, informal, and operate intermittently.

Regardless of size or level of formality, women's businesses are critical sources of financial support for households. The findings show that businesses based outside the home provide approximately 65 percent of total household income whereas home-based businesses provide about 35 percent of total household income. This disparity between the two types of businesses can be attributed to differences in their sizes and gross monthly incomes as well as to differences in life cycle stages of women running them. Proprietors of businesses based outside the home show a higher representation of divorced or widowed women, who are more likely to be sole providers for households, whereas proprietors of home-based businesses show higher representation of young, single women, who are more likely to retain earnings for personal spending rather than contribute to household expenses.

Loans are not widely considered as a means for business growth among women in microenterprise. Almost three quarters of the women interested in expanding their businesses had not considered taking out a loan, and there were no differences between businesses based inside and outside the home on this point. Opposition to interest, high interest rates, and the financial risk were the most frequently cited reasons for not considering taking out loans. But evidence suggests that in areas where opposition to interest is based on sociocultural beliefs, this opposition declines as a barrier to lending as more individuals begin to benefit from credit programs.

About one-fifth of all women active in microenterprise have ever borrowed money for their businesses. More than one-half of these women borrowed from family members, with a mean loan size of 1,078 JD. One woman took a loan from a bank for the amount of 8,000 JD, and two women borrowed from non-governmental or governmental organizations, with a mean loan size of 2,313 JD.

Businesses based outside the home required higher initial investments and indicate demand for larger loan sizes. The total mean initial investment for all businesses was 1,764 JD. Women with businesses based outside their homes made significantly higher initial investments, with a mean of 6,591 JD, than women with home-based businesses, who showed a mean of 324 JD. The total estimated mean loan size among those women who had considered taking out a loan is 1,743 JD. Loans considered by women with home-based

businesses are significantly smaller, with a mean of 990 JD, than loans considered by women with businesses based outside their homes, at a mean of 3,625 JD. This finding indicates that businesses based outside the home show potential for larger loan sizes. However, the potential for gross number of loans extended is significantly higher among women's home-based businesses.

Women with businesses indicated they face constraints in operating and expanding their businesses. Although the range of problems women confront in running their businesses is comparable between home-based businesses and businesses based outside the home, there are some substantive differences in the degree to which specific problems are experienced by the two types of businesses as constraints. The single biggest constraint confronted by all women with businesses, whether or not they were home based, was a lack of operating capital. More than 40 percent of all the women reported their business was undercapitalized. This indicates a critical need for financial support among all women in microenterprise and points out the potential for expanding microfinance services to these women. A secondary, related problem reported by about 20 percent of all the women was customer defaults on accounts receivable.

Almost one-third of women with businesses based outside their homes and one-fifth of women with home-based businesses reported that lack of access to credit was a significant problem for them. In addition to pointing out that improved access to credit is a critical need for women in microenterprise, the data also indicate that these women potentially would take advantage of expanded access to credit opportunities to alleviate their capital constraints.

Competition from similar businesses and low market demand were identified as critical problems by women with businesses based outside their homes, and were less of a problem for women with home-based businesses. In contrast, women with home-based businesses appear to have less experience and knowledge about marketing their goods and services than do women with businesses based outside their home.

Significantly higher proportions of women with businesses based outside their homes reported experiencing major difficulties with payment of taxes, government regulations, and government inspectors. This reflects that businesses based outside the home are more likely to be formalized and thus more likely to pay taxes, cope with regulatory frameworks, and interact with inspectors than home-based businesses. Difficulty in paying taxes also reflects capital constraints of these businesses.

The proportion of women reporting major difficulties in terms of physical mobility or community criticism was relatively small. Women with businesses based outside their homes reported more difficulties in arranging child care than did women with home-based businesses, who generally have more flexibility in managing simultaneous responsibilities of domestic work and income-earning work.

WOMEN'S WORK IN AGRICULTURE

The study findings indicate a rate of female participation in agricultural activities of 4 percent. In other words, 4 percent of all Jordanian women are engaged in agricultural production, animal husbandry, agricultural processing, and/or agricultural wage labor. This is the same rate as the gender-aggregated participation rate in agriculture, which shows that 4 percent of all Jordanians—men and women—are employed in the sector (Sattar et al., 1995).

One significant factor shaping women's participation in agricultural production in Jordan is whether their inputs are made to land owned, rented, or sharecropped by themselves individually or to land owned, rented, or sharecropped by their households. Not surprisingly, women who engage in agricultural production on land they personally own, rent, or sharecrop are more likely to play a greater role in managing the land and controlling expenditures of agricultural income than are women providing inputs to household land. Women who own, rent, or sharecrop their land are also less likely to personally work on the land and significantly more likely to engage in marketing of crops than women working on household land. Women over the age of 40 are more likely to work on their land and to play important roles in land management. In contrast, young never-married women who are primarily working on family farms generally play only a minor role in land management decisions and are more likely to provide labor inputs than older women.

There are significant differences in marketing roles between women working on their own land and women working on household land, as well as in patterns of marketing for crops produced on women's land and household land. Women who own, rent, or sharecrop their land are significantly more likely to engage in marketing of crops than women working on household land: approximately 14.3 percent of women farming their land indicated they participate in marketing crops as compared with only 1 percent of women working on household land. Crops that are produced on women's land are more likely to be sold either to shops or directly to consumers from the farms, whereas crops produced on household land are more likely to be sold in regional agricultural markets.

However, crops produced on land owned, rented, or sharecropped by women are also significantly more likely to be utilized for household consumption than are crops produced on household land. The proportion of crops produced on women's land that is consumed by her household is almost four times the proportion of crops produced on household land consumed by the household. This confirms previous studies that have suggested a large number of women engage in agricultural production for subsistence rather than income-earning purposes, and may also partly reflect the higher representation of widowed women among those with land who may be sole providers for their households.

A small proportion of women in the survey sample participate in the care of livestock raised for sale as well as in the processing and sale of animal byproducts. Women are most heavily represented in the raising of poultry and rabbits, with 25 percent of the female agricultural labor force personally owning some of these animals. About 17 percent of the female agricultural labor force participates in the processing of dairy products, and the majority of these women also participate in the sale of these products. Processed dairy

products, including yogurt cheese (*labna*) and dried milk (*jamiid*), are the most frequently sold commodities by women in the agricultural sector. The processing and sale of dairy products can also be an important source of household income, particularly for poor households.

Less than 1 percent of the total female population of Jordan, and 12 percent of the female agricultural labor force, work as wage laborers on farms. Contrary to studies that have suggested wage laborers are primarily young, unmarried women and widows, our findings show that never-married women and currently married women are equally represented. Older, widowed women make up approximately 12 percent of female agricultural wage laborers. The mean number of days worked by agricultural wage laborers in the 12 months preceding the survey is 94 days. The mean daily rate earned by the women is 7.13 JD, although more than half of the women earned 3 JD per day and one-fifth earned only 2 JD per day. A higher proportion of women in wage labor retained control over their earnings than in any other type of agricultural work.

WOMEN IN FORMAL SECTOR EMPLOYMENT

Our findings confirm that female participation rates in Jordan's formal sector are generally low. Approximately 11 percent of the total sample currently hold either a full-time or part-time job or had previously held a full-time or part-time job. Almost two-thirds of these women—only 7 percent of the total sample—were currently working at the time of the survey, and the remaining one-third had worked previously. Of all women currently employed, 94 percent are employed on a full-time basis and only 6 percent on a part-time basis.

The distribution of women's employment between the public and the private sectors is consistent with the broader pattern whereby Jordan's economy is heavily weighted toward public sector activities. Fifty-nine percent of currently employed women are in public sector jobs, 40 percent in private sector jobs, and the remaining 1 percent with international organizations. The number of women in part-time work is higher in the private sector than in the public sector, with 10 percent of those employed in the private sector working part time as opposed to 4 percent in the public sector. Full-time private sector employees also work on average approximately 5 hours more per week than public sector employees, with a mean of 46 hours, and are significantly less likely to have health insurance.

Although women in their twenties and thirties are more highly concentrated in formal sector employment than in any other income-earning activity, the proportion of married women in formal sector jobs in this sample is slightly larger than the proportion of single women. About 83 percent of women currently employed in formal sector jobs are between the ages of 20 and 39 years. Forty-five percent of women currently employed in salaried jobs are single, and 48 percent are married. This finding contrasts sharply with earlier studies that have reported strong negative correlations between marriage and formal employment.

One reason younger women are highly concentrated in the formal sector is that they are reaping benefits from their improved opportunities in advanced education. More than 69 percent of women currently employed in salaried jobs have higher education, 13 percent have secondary education, and 18 percent have basic or no education. In contrast, among the population of women who were previously employed in the formal sector and are slightly older, 47 percent had higher education, 21 percent had secondary education, and 32 percent had basic or no education. These findings indicate a trend of increasing segmentation in the female labor force; whereas women with higher education are reaping more opportunities in formal employment, there are also decreasing formal sector opportunities for women with less education.

As with women in microenterprise, women in formal sector employment also provide critical financial support to their households. Women's earnings from salaried jobs make up about 42 percent of total household income. Women in public sector positions are providing a higher proportion of household income than women in private sector positions, at 48 percent compared with 34 percent. Although the reasons for this are not clear, the difference may be influenced by greater long-term stability of public sector income.

Women employed in salaried jobs indicated they face a range of constraints related to their work, but historical data collected on constraints also indicate a trend of declining sociocultural constraints to women's work. Difficulties in procuring child care was the most frequently cited constraint for women in formal sector employment. Other constraints cited include husbands' opposition to their work, balancing demands of domestic and work responsibilities, discrimination on the job, and community and family opposition to their work.

But social constraints to women's employment also appear to be declining. Since the 1960s, the proportion of women who left their jobs because of male opposition, marriage, or having children has decreased considerably. Increased social acceptance of working wives and mothers is probably influenced by higher educational attainment levels among women as well as slowed economic growth and high rates of unemployment, making women's earnings even more critical for maintaining the well-being of households.

SUMMARY OF RECOMMENDATIONS FOR USAID/JORDAN'S MICROENTERPRISE DEVELOPMENT PROGRAMS

Recommendations are organized into three sets of issues aimed at promoting integration of women into USAID/Jordan's Economic Opportunities Strategic Objective and reducing gender-based constraints on microenterprise development:

- Identifying and defining the population of potential women borrowers, and prioritizing types of potential users to target in the microfinance programs;

- Addressing gender-based issues related to increased and expanded access to financial services; and
- Addressing gender-based issues related to non-financial support needs.

Identifying and Prioritizing Targets of Potential Women Borrowers

(1) Identify diverse types of potential borrowers within the entire population of women in microenterprise.

There are indications that many of the previous lending and enterprise support programs for women in Jordan have not been adequately representative of the population of women in microenterprise, and that most beneficiaries of lending and enterprise support programs have been primarily women with more education, better access to information and services, and the means for establishing formal businesses. Women with little or no education running informal businesses who make up the majority of women in microenterprise are not proportionately represented among beneficiaries.

Drawing on the data presented in this report, USAID and its microfinance programs can reach a clearer understanding of characteristics of the entire population of women active in microenterprise and use that as a baseline for identifying the largest possible pool of credit-worthy borrowers. Some recommended steps for ensuring that loan outreach extends to a diverse group of potential borrowers, including poor women with little or no education and women in the informal sector, are:

- Review the current loan portfolio to understand characteristics of the population of women who are currently borrowers;
- Design general profiles of potential borrowers, based on the data presented here, as a way to establish guidelines;
- Assess current representation of the population of potential borrowers and identifying gaps in representation; and
- Formulate new strategies for expanding loan outreach to untapped, eligible borrowers, including poor women and/or women in the informal sector.

(2) Identify the scope of lending opportunities to women by assessing the size and regional distribution of the population of women in microenterprise.

USAID's microfinance programs are designed to provide services only to existing businesses; thus, women borrowers must already be currently active in microenterprise. Based on the findings of this study, 1.5 percent of the total population of Jordanian women are engaged in microenterprise. Therefore, the estimated total number of women currently

active in microenterprise in Jordan is 33,750.¹ USAID's goal of 12,500 women borrowers by 2001 comprises 37 percent of this population.

There are significant regional differences in the size of the population of women in microenterprise, and thus in the size of the population of potential borrowers. By analyzing the regional distribution of women active in microenterprise, USAID can best identify where the regional distribution of demand among women borrowers and develop a strategy for loan extension accordingly. If USAID and its microfinance programs extend loans to 37 percent of the population in each of the three main regions (north, middle, and south), regional targets for service provision by 2001 would be at least 7,742 women borrowers in the middle region, 3,122 women borrowers in the north, and 1,624 women borrowers in the south.

(3) Identify needs, recognize high-potential subsectors, and strategize loan outreach by assessing differences in women's businesses between the commercial, service, and production sectors.

More than 65 percent of women's businesses in Jordan are located in the services sector, 20 percent are in the commercial sector, and 14 percent are in production. Women's enterprises in these sectors differ significantly in terms of activities, operations, constraints, and the degree of credit risk they pose to lending institutions. Sector-specific strategies for loan extension to eligible borrowers would be an effective means for targeting specific types of growth-oriented businesses.

USAID and its microfinance programs may also want to consider spreading their risk across the three sectors, bearing in mind that:

- A number of enterprises in the services and commercial sectors may be characterized by a higher potential for growth and the potential to transition into higher-return, more formalized, employment-generating businesses;
- Many businesses in services and commerce are more stable and have been established for longer periods of time and thus may pose less credit risk; and
- Although many businesses in the services sector and most businesses in production are based on "traditional" activities that are experiencing high market saturation and are thus higher risk, extension of credit to eligible businesses may allow them to implement changes (for example, improved marketing or acquisition of machinery) and thus propel them to higher-returns.

¹ Based on current estimates that the population of Jordan is approximately 4.5 million.

(4) Identify the needs and characteristics of home-based enterprises and enterprises based outside the home, recognize the development potential of both types of enterprises, and design appropriate lending strategies for targeting them.

Specific indicators of USAID's Economic Opportunities Strategic Objective as outlined in the Strategic Overview for 1997-2001 include:

- Increased number of micro and small entrepreneurs utilizing the formal financial sector; and
- Increased number of jobs generated.

To make effective progress toward these goals, it is suggested that USAID and its microenterprise programs prioritize extension of loans to eligible women with businesses based outside the home. Although the majority of these businesses are already formally registered, they also show the greatest potential for transitioning into the formal financial sector and for employment generation by transforming unpaid labor into paid jobs.

An additional goal of the Economic Opportunities Strategic Objective is to:

- Increase the number of companies registered in the country.

To contribute to this indicator, it is also recommended that specific strategies be formulated to expand loan outreach to women with promising home-based enterprises to promote their transition into the formal sector. The proportion of women's home-based businesses is three times that of women's businesses based outside the home, and the majority of the home-based businesses are not formally registered, representing a large population of informal enterprises that could potentially grow into formalized, higher-return businesses.

Increasing and Expanding Access to Financial Services

(5) Implement strategies for increasing women's access to credit.

Inadequate operating capital was identified as the single most important constraint faced by women in microenterprise, and many of these women are unable to access capital through lending institutions or other means. USAID's microfinance initiatives are specifically designed to increase access to financial services and have the potential for making a considerable impact on women's abilities to address their capital constraints. By designing specific strategies for reaching women, the programs can more effectively ensure they meet their goals in service provision. There is a substantial body of literature on best practices for increasing women's access to financial services that can be referred to for a wide range of specific strategies and approaches (see Women's World Banking, 1994).

Some recommended steps include:

- Adopt a proactive strategy for identifying women with enterprises, particularly women with home-based enterprises and other women in the informal sector who tend to be more “invisible”;
- Ensure an adequate number of female loan officers;
- Understanding the comparative advantage of extending loans to businesses based inside versus outside women’s homes and strategize outreach accordingly; and
- Devise strategies for addressing women’s concerns about the high cost of credit, access to collateral, and high interest rates, such as by increasing women’s access to information about credit and lending processes.

(6) Consider expanding the sectoral scope of the microfinance programs to incorporate women’s agricultural enterprises.

Agricultural loans are generally characterized by higher risk because they are longer-term; subject to seasonal unpredictability; and can carry higher costs in service delivery to rural, dispersed networks. But in Jordan some of these risks can be reduced if agricultural loans are pursued in a regionally targeted manner because most of the production is concentrated in specific areas, primarily in the north and in the south along the Jordan River valley. By focusing outreach for agricultural loans to women—or men—in the particular regions where agricultural production is concentrated, microfinance programs can alleviate the higher costs of service delivery.

Increasing the scope of the microfinance programs to agriculture may be a particularly effective strategy for the Southern Jordan Access to Credit Program to expand its reach to women in the south, considering that only 13 percent of women active in non-agricultural microenterprise reside in the south while more than 30 percent of women in agriculture reside in the south.

Additional recommended strategies for pursuing targeted loan outreach among agricultural enterprises and thereby reducing risk include:

- Target women engaged in agricultural production on their land, as opposed to household land, as potential borrowers; and
- Target women engaged in the processing and distribution of dairy products as potential borrowers.

Looking Beyond Credit: Non-Financial Support Needs

(7) Supplement lending programs with other forms of business support that are essential for effective development of women's enterprises.

Credit alone is often insufficient for enabling growth and small business development, particularly when proprietors lack basic knowledge and skills related to business management. Extension of credit to proprietors with limited business knowledge is inevitably a riskier proposition for lenders. USAID/Jordan's Economic Opportunities Strategic Objective identifies expansion of business services related to management, marketing, and technology transfer as critical components in support of its focus on microfinance. To promote successful business development among women beneficiaries of its microfinance programs, we recommend that USAID devise specific strategies for integrating women into its business development services.

Women in microenterprise in Jordan are generally characterized by low levels of education, and only about 8 percent of the women have undertaken any kind of training. Training courses that are currently offered to women by governmental and non-governmental organizations focus primarily on technical skills related to "traditional" skills of production associated with subsectors that are experiencing a high degree of market saturation. These training courses do not benefit women in higher-potential commercial and non-traditional services businesses. Recommended steps for providing business development services to women include:

- Develop training outreach specifically targeted to groups of women active in microenterprise, particularly in basic finance, accounting, management, and marketing; and
- Provide services to select subsector groups to assist them in strategizing and implementing changes, such as improving access to raw materials, building better market linkages, and developing marketing plans.

CHAPTER ONE

REVIEWING THE LITERATURE

ON WOMEN'S ECONOMIC ACTIVITIES IN JORDAN

Available data on women's economic activities in Jordan are sparse and focus primarily on women's formal employment. The wide range of women's economic contributions, including through self-employment, informal work, agricultural labor, and other types of seasonal work, is poorly represented in the data. As Valentine Moghadam (1993:33) points out, this trend is characteristic throughout the Middle East:

The region suffers from a paucity of data on women's productive activities and contributions to national development. Women are under-represented in national accounts; census enumerators do not pose the correct questions and consequently receive wrong or inadequate answers regarding women's work, especially in the agricultural sector. As a result, census data in many countries frequently report an extremely small economically active female population. A major problem involves definitions of work and employment; much of what women perform in the informal sector or household is not recognized as a contribution to the national income or development, which may be due to differences in definitions, even of age groups.

In Jordan, women's economic participation is likely underestimated because the national surveys that produce statistics on labor force participation generally do not capture activities other than regular, full-time employment. For the most part, national surveys have assumed that work is full time and year round, and that participation as recorded during the past day or week is representative of participation during the past year. But studies of women's economic activities in other regions of the Middle East and the world indicate that women's strategies for meeting economic needs while balancing their household and family responsibilities are often based upon opportunities of seasonal or part-time work, microenterprises, and informal economies—the very activities national surveys often fail to adequately represent.

A small group of qualitative studies, including ethnographies and participatory rapid appraisals, look closely at Jordanian women's economic activities within the context of specific communities. These studies indicate that the range of women's economic participation extends beyond formal employment in the public sector or private sector, where national surveys have focused their inquiries. These qualitative analyses also point out that women's decisions are complex products of the socioeconomic environment of their individual lives, households, and communities, and are not simply determined by traditional values, modernization, or the state of the national economy. They provide valuable insights into the processes through which women do or do not enter the labor force and how they reach decisions of alternative economic activities. However, they are also few in number and do not allow for broad generalizations.

Another body of data focusing specifically on Jordanian women's microenterprise activities consists of studies conducted by non-governmental and governmental institutions providing

microenterprise development support to women. Although this could be a potentially rich source of information on women's activities in home-based work and other types of microenterprise activities, data collection by these organizations has been limited, intermittent, and lacking scientific rigor. For example, most organizations currently extending microcredit loans to women record intended use of loan funds, but they do not track actual usage of loan monies after disbursement or follow up on whether the businesses their loans were intended to support succeeded or failed. Finally, there is a small body of published and unpublished literature on women's labor force participation and women's public participation more generally. Although these works have been written primarily by individuals knowledgeable about gender issues in Jordan, they are not based on research and therefore have been excluded from analysis here. They are, however, noted in the comprehensive bibliography.

FEMALE LABOR FORCE PARTICIPATION IN JORDAN

According to the International Labour Organization, the labor force participation rate is defined as the share of the working age population who are currently economically active, encompassing persons who are employed, self-employed, or unemployed and actively seeking work (Husmanns et al., 1990). Female labor force participation rates—the proportion of women who are currently economically active—have historically been unusually low in Jordan. Although gender equity in education rates has substantially improved over the past 20 years, participation rates for the female labor force have not kept pace. Jordan also has significantly lower participation rates than other countries with similar income levels, in the Middle East as well as other regions of the world.

One study conducted in the mid-1980s (Mujahid, 1985) assessed female labor force participation in Jordan from 1961 through 1976, based on a number of different data sets.¹ The study showed a very low female labor force participation rate of 3.3 percent in 1961. By 1976, the rate had increased to 8.4 percent. Nevertheless, Mujahid points out that this was still an exceptionally low rate when compared with participation rates in other countries of the region and world with similar income levels. For example, the female labor force participation rate was 46.3 percent in Turkey in 1975, 27.1 percent in the Dominican Republic in 1979, and 14 percent in Syria in 1979.

The World Bank *Hashemite Kingdom of Jordan Poverty Assessment* identified a similar slow trend of growth in women's employment throughout the 1970s and 1980s, with a female labor force participation rate of 6.4 percent in 1979, 8.7 percent in 1987, and “might have increased further by 1991—to approximately 14% of all non-student women aged 16-70” (1994:13)². A later study by the World Bank, based primarily on the 1992 Household Income

¹ Population Census of 1961; the Multipurpose Household Surveys of 1972, 1974, and 1976; the Agricultural Census and the Labor Force Censuses of 1975; the National Fertility Survey of 1972; and the Jordan Fertility Survey of 1976.

² Based on the Department of Statistics' study on Employment, Unemployment, Returnees and Poverty (1991); Income and Expenditure Surveys of 1986/7 and 1992, and the Health, Nutrition, Manpower and Poverty Survey (1987).

and Expenditure Survey, identified a female labor force participation rate of 14 percent as compared with a male labor force participation rate of 81 percent and found that 11 percent of the labor force comprised women (Sattar et al., 1995).

More recently, a study conducted by Jordan's Department of Statistics and the Fafo Institute for Applied Social Science in Norway (1998) found a female labor force participation rate of 15 percent, including 11 percent of adult women who were employed and an additional 4 percent who were actively seeking work. In contrast, the male labor force participation rate was 72 percent.

Most of the studies have identified similar trends among factors shaping women's employment patterns in Jordan, with general agreement that education and marital status are key determinants in female labor force participation. The World Bank (1994) found that 62.7 percent of women in the labor force in 1991 had post-secondary education levels, as compared with only 20.9 percent of men. In the total population, 19.5 percent of men and 20.5 percent of women had post-secondary education in 1991. Based on these figures, the authors conclude that male labor force participants are a representative sample of the total male population. In contrast, women in the labor force are an elite group, as more than 60 percent have had education beyond high school compared with only 20 percent of the total female population. These findings were corroborated by the DOS/Fafo study, which posits that education has a far greater impact on economic activity for women than for men.

The World Bank (1994) also found that a woman who has received primary education has only a 2 percent higher probability of participating in the labor force than an illiterate woman. The probability jumps 23 percent for a woman with general secondary education, 40 percent for a woman with vocational training, 55 percent for a university graduate, and 58 percent for a woman holding post-graduate qualifications. It has also been shown that men's choices between academic and vocational secondary education do not affect male labor force participation whereas women's participation is significantly higher among those with a vocational background (DOS/Fafo, 1998). Moreover, the incidence of unemployment has been shown to be much greater among higher educated women than less educated women, implying that higher levels of education do not guarantee women success in finding jobs (World Bank, 1994; DOS/Fafo, 1998).

Marriage, child-bearing, and residence are also critical factors shaping women's entry to the labor force. Data suggest that married women are much less likely to be labor force participants than are single women (for example, Mujahid, 1985; Sattar et al., 1995, DOS/Fafo, 1998). In the World Bank's 1995 study, fully 41 percent of single women ages 36-40 participated in the labor force, whereas married women of all age groups never exceeded about 18 percent (Sattar et al., 1995). Through an analysis of husbands' occupations, Mujahid has outlined the extent to which marriage affected labor force drop-out during the 1970s. He found the most pronounced drop-out rate among women married to men in professional positions. At the same time, professionally employed men were also highly likely to have working wives, second only to agricultural workers and farmers. The findings of DOS/Fafo were slightly different, indicating that marriage has less impact on well-educated women than women with low education. Among women with secondary or higher

education, DOS/Fafo found that marriage reduced the labor force participation by one-half, whereas participation dropped to near-zero for low educated women (1998).

Based on the 1982-83 Manpower Survey, Shakhathreh (1995) identified the presence of young children as having a negative effect on workforce participation by ever-married women, as did residence in rural regions. DOS/Fafo found that regional variations in labor force participation generally were modest, although the differences were more marked among women than men. For example, the highest rate of economically active persons was in the south, with 76 percent for men and 20 percent for women, and the lowest rate was in Irbid, at 70 percent for men and 12 percent for women.

Religious practices and sociocultural attitudes about women's roles have also been identified as having important impacts on women's labor force participation. Islam is the dominant religion in Jordan, with 95 percent of the population Muslim and the remainder primarily Christian. Shakhathreh found that Muslim women have a significantly lower labor force participation rate, at 7.4 percent, than Christian women, at 26.5 percent, and that the effect of religion was stronger for never-married women than for ever-married women (1995). Mujahid argues that cultural interpretations of Islamic teachings have been a central barrier, and that level of education and increasing urbanization have served to decrease the influence of traditional values and customs and increase the number of women participating in economic activities (1985).

Some studies on women's labor force participation have suggested that social attitudes and values concerning women's roles constitute a significant barrier to women's employment (for example, OCSD, 1994; Shakhathreh, 1995). The recent study conducted by DOS/Fafo attempted to measure some effects of sociocultural attitudes on women's economic participation. Their findings suggest that, although women are more in favor of all dimensions of female public participation than men, women also have reservations. Fully half of the men interviewed expressed support for women's employment, and 47 percent of men supported women running their own businesses.

Women interviewed in the study reported that their freedom to leave their homes alone for various purposes is circumscribed. There is little difference in reported level of freedom by educational level or governorate. Unfortunately, the DOS/FAFO survey did not include leaving home for work/economic activities as a possible mobility variable. As a result, women's mobility for economic activities could be embedded within the other possible categories of leaving home "to visit the neighbors," "to visit the local market," "to visit relatives in town," or "to visit relatives out of town." For example, to what extent are women visiting neighbors to sell goods and/or services? And how many women visit the local market for purposes of consumption as opposed to sales?

Analysis of these mobility data, although taking into consideration the data on attitudes toward working women, shows some interesting contradictions and dynamics that beg for further investigation. For example, only 27 percent of all women respondents stated they were free to visit neighbors on their own, despite the fact that 50 percent of men interviewed supported women's labor force participation. To what extent are cultural circumscriptions on

female mobility a significant constraint for women seeking to enter the labor force through employment or microenterprise? Moreover, the idea that only 27 percent of women are free to visit their neighbors seems illogical in light of a well-established body of data on women in Muslim and Arab communities around the Middle East that confirms women's neighborly visits as a common occurrence.

Data on women's economic activities disaggregated by subsector have shown that formal sector participation by women is heavily weighted toward public service occupations, and particularly teaching and government posts. Mujahid outlines a major shift in female subsector employment levels between 1961 and 1976 by analyzing the industrial and occupational structures of the labor force. Although female participation in white collar occupations grew substantially, female representation in production and services decreased. Within white collar occupations, female participation among professional and technical workers increased from 28.1 percent in 1961 to 41.4 percent in 1976, with a similar substantial increase among clerical workers and smaller increases among administrative and sales workers. Mujahid points out that "much of the increase in overall female participation rates observed over the period 1961-1976 came from increasing participation of the educated" (1985:113), accounting for both the predominance of highly educated women in the labor force and the shifts within occupational structures toward a more white collar female labor force.

The 1995 World Bank study also found that the majority of working women have white collar jobs. Teachers made up 33 percent of all women workers, and 57 percent of employed women worked for the government or other public sector-related organizations. More recently, the DOS/Fafo study found that 44 percent of employed women were in education and health, 17 percent in other services, 14 percent in agriculture and forestry, and 12 percent in mining and manufacturing. But education is an important factor in shaping sectoral participation. Sixty percent of employed women with no schooling work in agriculture. In contrast, almost 70 percent of women with higher education work in education and health (DOS/Fafo, 1998).

Taminian's long-term research in two rural settlements on the shore of the Dead Sea produced some valuable data on women's agricultural participation (Shami and Taminian, 1990). In the farming communities, work can be broadly classified as family farming, sharecropping, and wage labor. She found that women's participation in family farms depends on the farm's size, size of the family labor pool, and the extent of outside employment opportunities for men. Where land holdings are appropriate to the size of the family and outside employment for men is not available, women's contributions to agricultural production are confined to intensive seasonal labor. However, when male labor on the farm is limited, women participate in—and often control—all production processes except marketing, which remains men's responsibility.

When there is excess female labor for a family farm, women may work as seasonal wage laborers on other farms. However, they are not preferred workers for seasonal wage labor because the work demands longer hours than women are expected to work on the land of non-relatives. Taminian found that the female wage labor force consisted primarily of

widows and unmarried women. Single women prefer wage work to unpaid work on the family farm because they can retain most of their earnings for themselves, although they are also expected to contribute to family income either financially or in kind by working on the family farm in times of high labor need. Women may also contract as independent sharecroppers so long as the farmer is a relative. Female sharecroppers are primarily married or widowed, and cultivate smallholdings to earn extra income and have a steady supply of vegetables for family consumption (Shami and Taminian, 1990).

Based on ethnographic research in northern Jordan, Shukri (1996) points out that the gendered division of labor in agriculture is based on class. In wealthier farming households, women do no agricultural work except for some supervisory duties. In middle-income farming households, men do the majority of agricultural work while women are responsible for domestic tasks and also engage in light agricultural work and tending of livestock. In poorer farming households, women participate in practically all stages of agricultural production, in addition to bearing the primary responsibility for domestic work.

CAPTURING WOMEN'S ACTIVITIES IN THE INFORMAL ECONOMY

The majority of data on Jordanian women's economic activities has been collected through national surveys that have focused primarily on formal labor force participation. Most labor force surveys use the ILO's standard measurement for employment based on a one-hour criterion, whereby any person who has worked at least one hour within a short reference period is classified as employed. The one-hour criterion is intended to cover a wide range of types of work that may exist, including casual labor, short-term work, and part-time work. Unfortunately, a number of different types of work are still not well captured by this measurement, including seasonal work, unpaid work, and work located outside of the formal sector. Women are often active in these types of work, which are not adequately reflected in available survey data. For example, it is possible that the DOS/Fafo study undercounted female labor force participation because the Arabic word for "work" used in their survey tool was *'agr*, which connotes paid employment, including wages, salary, and piecework rates, but excludes self-employment. In addition, persons who reported having worked at all during the past week were asked how many hours they had worked. Only about 8 percent of women identified as working had worked fewer than 20 hours per week, and 42 percent had worked 20-39 hours per week. This indicates that part-time work, including work in the informal sector, has not been well captured by this survey.

Shami and Taminian's (1990) qualitative research and analysis of data collected through a formal survey by the Urban Development Department in 1985 in five squatter communities in Amman indicate that informal economic activities provide critical income-earning opportunities for women. The authors trace trends in women's employment in the urban settlements since the refugee communities relocated to Jordan. Many women began working outside the home upon arriving in Amman because it was initially more difficult for men to find employment. Most of these jobs, which were primarily unskilled labor, were poorly paid but essential to household survival. Once men had established themselves and secured employment or other income-earning opportunities, women reassessed their situations. Those

working in the public sector tended to keep their jobs, at least partly because the benefits provided by them included pensions and medical insurance. Women working as domestic servants tended to quit, unless their income remained critical in supporting the household. Many were also active in the informal market, contributing to household income through home-based work such as sewing, embroidery, and processing of foods to be peddled on the streets. Some also opened small shops inside their homes to serve the neighborhood market or were self-employed midwives and healers.

Among the 14 women identified by the Urban Development Department survey as sellers—referring to those engaged in informal petty trade activities—more than 85 percent were over the age of 35 and more than 79 percent over age 45. Among women older than age 55, peddling was the second most frequent income-earning activity, with janitorial/maid service as the most frequent. Among women ages 45-54, peddling was the third most frequent income-earning activity, home-based seamstressing was the second most frequent, and janitorial/maid service was the most frequent. The concentration of older, less educated women in these activities indicates they are engaging in informal sector opportunities that do not require higher levels of education. Although most of the other formal surveys on women's work offer evidence that highly educated women constitute the majority of female formal participants in the labor force, this evidence suggests that less educated women may be more highly represented in economic activities when the informal sector is accounted for. Although female labor force participation rates are low, they likely do not represent the total population of economically active women in both the formal and the informal sectors of the Jordanian economy.

Although Shami and Taminian do not offer in-depth analysis of the informal economy, their qualitative research offers important indications of the critical role of informal economic opportunities for women as well as men. For example, although women in agricultural communities may not manage marketing of goods produced on family farms, the authors point out that this does not mean women have no experience in or knowledge of marketing, since “they manage ‘house to house’ marketing in a direct relationship between producer and consumer where the products were originally produced for local consumption” (1990:27). Women used to sell the goods they produced on small landholdings, called *shikaras*, which they cultivated themselves. But implementation of land tenure laws that define landholdings at a minimum size larger than the *shikaras* has largely destroyed these small landholdings that women cultivated for domestic consumption and for marketing to neighbors. As a result, women in these communities control only the produce of tiny “back-door” gardens and the few goats they are allowed to raise near the house.

Shami and Taminian also point out an important process whereby men and women who may be employed in the formal labor force choose to engage in informal sector activities as a second source of income. For example, because government salaries rarely keep up with the rising cost of living, civil servants may run their own small enterprises on the side, such as buying a pick-up truck to hire out for transport. The authors also observe that the system of financial responsibility within the household in the squatter settlements—whereby men hand over most of their earnings to their wives or mothers, who are then responsible for using the money to meet household financial needs—often forces women to generate extra income

when the money is insufficient. Women will engage in a variety of informal activities to make ends meet, including sewing, embroidery, and producing sweets and other foodstuffs to be peddled by children.

Women's participation in agricultural labor, particularly on family farms or small-scale production of goods for household consumption, is generally undercounted in labor force surveys. Shukri's research in a northern Jordan district showed that women in all households contribute in some form or another to agricultural production (1996). But their contributions and agricultural activities are often defined as part of housework, particularly if the tasks involved do not entail tilling but overseeing laborers, tending to livestock, and other similarly related tasks. Nor are women directly compensated for these tasks. Thus, their agricultural labor contributions are absorbed into domestic labor categorizations, making it very difficult to identify such work in a standard labor force survey.

Mujahid (1985) looked closely at Jordanian women's agricultural labor, based on data gathered by the Agricultural Census of 1975. He argues that if all types of workers in agriculture—including unpaid as well as paid permanent, temporary, and occasional workers—were counted, approximately 70 percent of the total female labor force would be classified in the agricultural sector and women would constitute 33 percent of all agricultural workers. However, if unpaid workers are excluded from the definition of agricultural labor force, only 5.7 percent of the female labor force would be classified in the agricultural sector and women would comprise only 2.2 percent of all agricultural workers. These figures point out the large numbers of women engaging in agricultural labor, most likely on family farms, who are not being directly remunerated for their work and whose work is largely uncounted by statistical surveys.

And despite the fact that agriculture accounts for a relatively small portion of the Jordanian economy, women are participating in agriculture in large numbers. The critical point here is that, although the majority of these women are not counted as agricultural laborers, if they are working on family farms assisting in the production of goods for local or regional markets, the products of their labor *are* counted and incorporated into national statistics.

UNDERSTANDING WOMEN'S MICROENTERPRISE ACTIVITIES

Only a handful of studies have been conducted on the characteristics of women's microenterprise activities in Jordan, primarily by governmental and non-governmental institutions interested in developing microcredit programs. One study by Organisation Canadienne pour la Solidarité et le Développement (OCSD), the Queen Alia Social Welfare Fund, and the Canadian International Development Agency (CIDA) aimed at identifying viable economic sectors for women-owned small-scale enterprises. Their findings indicated that women entrepreneurs constituted 5.3 percent of all women participating in the labor force in 1993.

Tubbeh's (1994) small, non-random selective sample survey of 80 women entrepreneurs revealed that nearly half (47.5 percent) of the women surveyed were between the ages of 30

and 39, with 17.5 percent between the ages of 20 and 29 and 22.5 percent between the ages of 40 and 49. Over 46 percent of the women have post-secondary education, 22.5 percent have community college education, and 25 percent have secondary schooling, whereas only 3.8 percent of the women have no more than primary education and 2.5 percent of the women are illiterate. The distribution bears a strong resemblance to the educational distribution of female formal labor force participants based on the findings of the World Bank (1994), suggesting that the findings are influenced by the fact that most of the women surveyed were engaged in formal sector enterprises as opposed to informal economy activities. More than three quarters of the women in the sample had taken loans; approximately 20 percent of these loans were 1,000 JD or less, and over 80 percent were under 10,000 JD. Unfortunately, the study does not identify the extent to which these loans were used for start-ups or for existing businesses.

Takriti and Mrayyan's survey of women participants in Save the Children's Group Guaranteed Lending and Saving (GGLS) Program indicates that the women were on the whole better educated and less likely to be illiterate than non-participants. Participants were also more likely to be single women or female heads of households than non-participants, and they showed a higher involvement overall in decision making within the family. Although the authors argue this is an indication that program participation contributes to women's empowerment, this is a misleading interpretation of the data, which may equally be indicating that women with higher levels of participation in household decision making are more inclined to participate and have more freedom to participate in the GGLS program.

The OCSD study revealed that small-scale enterprises in manufacturing show great dynamism, particularly in clothing, furniture, leather, printing, and fabricated metal. These subsectors showed higher than average growth since 1989 and require less than 7,000 JD in fixed assets for start-up. Among these enterprises, clothing and leather, along with food processing, show relatively high proportions of female workers. The authors argue that Jordan's trade sector offers few opportunities for women's microenterprises, because it is characterized by slow growth and entrenched competition. In contrast, tourism remains a large and unexploited sector with enormous potential growth. Promising opportunities in tourism include linkages and complementary goods and services, such as restaurants, guide services, and diversified souvenir products.

OCSD also points out that although agriculture cannot be considered a cornerstone of the Jordanian economy (accounting for 8 percent of GDP), it was nonetheless one of the fastest growing sectors between 1986 and 1992. Factors pointing to the potential benefit of investing in microenterprise development in agriculture include the inordinately high costs of annual food imports, a growing population, and the need to decrease rural to urban migration. Increased agricultural production and agroprocessing or food processing are cited as potential areas of opportunity for microenterprise.

Although some subsectors may appear to offer opportunity based on market characteristics, they may also be more difficult and socially less acceptable for women to penetrate than for men. For example, activities that require frequent contact with men and high levels of mobility are less socially acceptable for women and will thus be harder for women to

perform. Although women with strong characters and leadership qualities can overcome such barriers, most women will be more successful in strategically penetrating subsectors that are more hospitable to female participation (OCSD, 1994).

There is general agreement that constraints to women opening up their own businesses encompass a wide range of factors, including inadequate training and limited access to capital, and sociocultural constraints. Among Tubbeh's sample of women entrepreneurs, the primary problems identified related to issues of credit, market competition, and training. Demand for collateral guarantees by lending institutions was identified as a central concern, pointing out women's disadvantages in obtaining credit because women are much less likely than men to own land or property or to have separate bank accounts or significant savings. Market competition and market saturation were cited as significant constraints, with limited creativity and redundant production of goods and services. Tubbeh also notes that "competition from informal market (street vendors)" was cited as a difficulty, indicating that informal enterprises may be demanding noticeable market share and that competition between formal and informal enterprises may be shaping some market trends and processes.

Similarly to DOS/Fafo, the OCSD study argues that women's limited geographic and social mobility and high domestic labor burdens are key constraints to successfully sustaining a microenterprise. In addition, the sociocultural environment places high value on women's traditional roles and does not encourage career pursuits or long-term work involvement for women. For example, vocational and technical education targeting women largely focuses on traditional female jobs and activities.

Unfortunately, existing studies give limited attention to small-scale, informal microenterprises. Of the enterprises surveyed by Tubbeh, 75 percent were formally registered. Of the seven sectors the author identifies—including trade, social and personal services, manufacturing, handicrafts, agriculture, business services, and transport—informal enterprises constituted the majority of enterprises only in handicrafts. Among the informal enterprises, 70 percent of the owners claimed they had no intention to register their business because of the nature of their small-scale home-based activities, while the remaining 30 percent claimed they planned to register their businesses when the enterprise begins making a profit. Beyond these observations, there is no disaggregation of data collected on informal versus formal enterprises and limited analysis of the characteristics of informal enterprises, the socioeconomic processes shaping women's decisions to engage in informal sector activities, and the needs and constraints of informal enterprises as compared with formally registered enterprises.

IDENTIFYING GAPS AND TRENDS IN THE DATABASE

There have been relatively few studies of women's economic activities in Jordan. Existing studies have overwhelmingly focused on women's activities in the formal economy and female labor force participation rates. There is limited knowledge on the nature or extent of informal economic processes and the opportunities they offer to women. There have also been only limited inquiries into women's self-employment and microenterprise activities.

Despite the small number of studies, there are few contradictions among them. The findings of each study generally point toward the same significant trends. Recent studies estimate a female labor force participation rate of 14 percent, with approximately 11 percent of the labor force consisting of women. Although female labor force participation has grown steadily since the 1960s, it has not kept pace with female education rates. The majority of female labor force participants are highly educated, with post-secondary levels of education. At the same time, unemployment rates are also higher among higher educated women, implying that they are actively seeking employment in the formal labor force and that higher levels of education do not guarantee success in finding jobs. Women with less education (for example, primary or secondary level) are largely invisible within official statistics of the formal labor force. Some evidence suggests women with lower education levels are economically active in manners that would not be counted by formal statistics, such as participating in agricultural production, home-based production and food processing, and small-scale trade activities.

Studies also suggest a strong correlation between marital status and labor force participation. The data indicate that married women are much less likely to be labor force participants than single women. Never-married women—for example, young single women living at home with their parents—are most likely to be in the labor force, but many women quit their jobs at the time of marriage. Having small children has a further negative influence on women's labor force participation.

Sociocultural factors—including religion, cultural values, and attitudes toward working women—play a significant role in limiting women's choices and shaping women's decisions to work or pursue a career. Male heads of households exert considerable control over women's choices and can circumscribe women's geographic and social mobility. Moreover, the country's large household sizes create high domestic labor burdens for women. Even most women who participate in the labor force also bear the primary burdens of housework, labor-intensive and time-consuming cooking, and the raising and home tutoring of children.

There is a dearth of information on women's activities in microenterprise development in Jordan, even though this has become an increasingly widespread mechanism for social and economic development in the region. Unlike some other regions of the world where women have long played integral roles in regional trade processes and small-scale enterprise, private sector activities in Jordan have a relatively short history. Current knowledge on women's microenterprise participation in Jordan is primarily based on the experiences of income-generation programs for women, sponsored by both governmental and non-governmental organizations, which have focused on developing women's "traditional" activities (such as sewing and embroidery) for the market. However, research shows a lack of product diversification and markets saturated with these traditional products.

Of the two major studies on women and microenterprises, one is based on a small non-random sample of 80 women (Tubbeh, 1994) and the second is based on secondary quantitative data (OCSD, 1994). Both focused primarily on formal sector enterprises, and

both suggest that education is highly correlated with microenterprise participation as it similarly is to labor force participation.

Women's primary constraints to entering into or expanding their own microenterprises are related to market competition and saturation, lack of adequate training (technical and managerial) and awareness of opportunities, limited geographic and social mobility, and lack of access to capital. In contrast, the studies also suggest that promising opportunities exist for women's microenterprises, particularly in agriculture and agroprocessing, manufacturing, food processing, and the provision of business, personal, and tourism-related services.

Although each study offers some insights to women's microenterprise activities, and women's economic activities more generally, many questions remain unanswered. The lack of inquiry into women's informal economic activities suggests that women's labor force participation rates in general, and women's microenterprise participation rates more specifically, may be inaccurately representing women's real contributions to the economy. Moreover, what are the significant influences shaping women's decisions to engage in microenterprise and/or the informal sector as opposed to formal sector employment? What are the primary characteristics of women participating in microenterprise, and to what extent are they similar to or different from current understandings of women participating in the labor force? More detailed information on the nature of constraints and opportunities in microenterprise, and how they correlate with social and demographic factors such as age, level of education, marital status, and rural/urban residence, is needed for gaining a fuller understanding of women's economic realities. A better understanding of the broad social, cultural, and economic context of women's microenterprise activities, including how microenterprise fits into the larger picture of labor force participation, is critical for devising effective strategies of microenterprise development.

Research indicates that relatively few Jordanian women are active in microenterprise. If these indications are accurate, systematic scientific inquiry into the characteristics of women involved in microenterprise, the characteristics of women's enterprises, and the processes shaping women's decisions to engage in microenterprise activities will provide more detailed explanations for the low female participation rates. In contrast, such systematic research might alternatively inform us that female participation rates in microenterprise are higher than suspected when informal economic activities are accounted for. If Jordanian women—and particularly less educated women who are not highly represented in the formal labor force—are found to be economically active in small enterprises in the informal sector, such as home-based seamstressing and food processing, this finding would offer evidence that women are currently invisible in official statistics on both labor force participation and microenterprise, which have been largely biased toward the formal sector. In either case—whether or not current impressions of low female participation in microenterprise are accurate—rigorous scientific data on the nature and on extent of Jordanian women's participation in the labor force as owners, operators, and employees of microenterprises in both the formal and the informal sectors will provide critical information for microenterprise development programs in forming successful strategies for targeting women and thereby maximizing their effectiveness in promoting social and economic development.

CHAPTER TWO STUDY METHODOLOGY

SURVEY SAMPLE FRAME

Nationwide surveys carried out in Jordan often have samples designed for representativeness at the regional (north, central, and south) rather than governorate level because of the prohibitive cost of surveys that seek governorate-level representativeness. This study opted for the same strategy. The sample used here was based on the Master Sample of the Jordanian Department of Statistics. This master sample frame consists of about 2,400 primary sampling units (PSUs), the equivalent of about 27 percent of the total population of Jordan. These PSUs are grouped into 48 sub-samples, or replicas, each consisting of 50 PSUs. Each replica, or any group of replicas, constitutes a representative sample of the Jordanian population and can be used independently for surveying, depending upon the accuracy required at the level of the domain, or stratum.

The Master Sample is stratified in two stages: by governorate and within governorates. Communities within governorates are divided into nine strata on the basis of population size, with strata populations ranging from fewer than 500 people through 100,000 and more. The procedure of drawing a sample begins by drawing a serpentine line through the governorates, from north to south. Then the communities in each governorate are similarly mapped in a serpentine manner, moving from the south of the governorate to the north. Census blocks, consisting of about 100 housing units, within each size category are then ordered geographically in a serpentine manner. Such ordering provides a high level of implicit geographic and locality/size stratification. It also ensures that urban and rural households are proportionally represented.

Following this ordering of localities and blocks within each locality at the level of the governorate, blocks are selected systematically to constitute a population proportionate to their sizes. At the third stage of sample development, census listings of housing units/households are used to select specific households for inclusion in the survey, based on a random start.

SURVEY SAMPLE

The Department of Statistics Master Sample contains 48 replicas, as described above. The Center for Strategic Studies at the University of Jordan has copies of 23 of these replicas, including 1,150 primary sampling units. These replicas were used as a sample frame for this study. All housing units in the 1,150 PSUs were arranged in ascending order by size, and 323 PSUs were systematically selected, using a random start. Thirteen housing units in each PSU were then systematically selected, also with a random start.

The number of PSUs selected in the middle and northern governorates were proportional to the population, while the number of PSUs selected in the southern governorates were inflated from 30 to 49 PSUs to ensure good coverage of this region. The number of PSUs selected in each governorate and each region is shown in Table 2.1.

Table 2.1: PSUs by Governorate and Region

Region	Governorate	PSUs	Total
Northern	Irbid	55	84
	Jerash	11	
	Ajloun	6	
	Mafrqa	12	
Central	Amman	132	190
	Balqa	16	
	Zarka	38	
	Madaba	4	
Southern	Karak	18	49
	Tafileh	9	
	Maan	11	
	Aqaba	11	
All Jordan			323

Table 2.2: Sample Coefficient of Variance

Region	Coefficient of Variance (%)
Northern	4.05
Central	2.69
Southern	3.96
Total	2.08

Weighting procedures were then applied to ensure that the probability of a household being selected from within each PSU was equal to the probability that its PSU was selected. The coefficient of variance at a 95 percent confidence level was computed, with results as shown in Table 2.2. The coefficient of variance percentages by age group, educational level, marital status, and work status for women were also under 5 percent.

The determination of the number of households to be included in the sample included an allowance of 20 percent for dwelling units that had ceased to be inhabited since the development of the Master Sample in 1994. Based on this sampling procedure, 4,207 housing units were contacted for interview, or about 13 housing units in each PSU. The results of the contacts are shown in Table 2.3.

Table 2.3: Outcome of Visit to Sample Households

Outcome	Number	%
Interviews completed with all eligible women	3053	72.6
Interviews completed with some eligible women	166	3.9
Empty units	242	5.8
Refused to be interviewed	138	3.3
Temporarily living elsewhere	306	7.3
Permanently living elsewhere	96	2.3
Non-residential use	48	1.1
Occupied by non-Jordanians	14	0.3
No eligible woman	26	0.6
No eligible person	29	0.7
Under construction	32	0.8
Non-contact after three visits	26	0.6
Bedouin tents now elsewhere/demolished	22	0.5
Other	7	0.2
Total	4,205	100.0

The design called for all women ages 15 and over in each household in the sample to be interviewed. Interviews were completed for 5,445 women of the 5,693 eligible women in the 3,219 households successfully visited, giving an overall contact rate of about 96 percent. Reasons for non-participation by women whose households were successfully visited are shown in Table 2.4.

Table 2.4: Individual Outcomes in Households Visited

Outcome	No.	%
Interview completed	5,445	95.6
Not available after three visits	118	2.1
Ill, mentally retarded, very old	40	0.7
Refused	19	0.3
Out of country	23	0.4
Returns home very late	5	0.1
Other	6	0.1
Reason not stated	37	0.7
Total	5693	100.0

SURVEY TOOL

The questionnaire that was developed for use in this study aimed to capture all of the work done by Jordanian women, in the present and in the past, and to understand why women were working, details about how they had equipped themselves to undertake the work they were doing, what returns they were making on their investments of time and money, the systems of support and/or constraints within which they worked, and their feelings about working in the future. Substantive details about the nature of the work were studied separately for four broad categories of work: short-term and seasonal activities, small business, agriculture, and regular employment. Background information was collected about each woman, including demographic information such as age and education of the respondent as well as other factors that might be associated with work status, such as mother's experience with paid work or the respondent's experience with living in the Arab Gulf or elsewhere outside of Jordan. The questionnaire also gathered information on the extent to which women themselves controlled the income from their work and the proportion of household income their income represented. The questionnaire is appended here as Annex B, and is discussed in more detail in the chapters that follow.

Many people were consulted about the content of the questionnaire, and a subgroup of these reviewed the draft questionnaire and made valuable suggestions for improvements. These included the following groups: (1) people with expertise in the sectors in which women work, and most particularly those with field experience in the sector, whether or not in connection with development programming; (2) development professionals, primarily from NGOs and government agencies concerned with microcredit and other supports to women in small business; and (3) other researchers working on issues related to women and economic development in Jordan. In June 1998, an "Invited Seminar on Women and Microenterprise:

What are the Pressing Research Needs for the Sector?” was held for development professionals engaged in helping women establish or develop small businesses and income-generation activities. The seminar focused on identifying areas in which data are needed to inform effective program design and implementation, and suggestions offered in this meeting were also integrated into the questionnaire. A list of persons who participated in the seminar and in questionnaire design and review is appended here as Annex D.

The questionnaire was initially written in English and then translated into Arabic, a laborious and lengthy process that was critical to the success of the survey. A number of people were involved in review of the questionnaire structure and particularly the appropriateness and clarity of the language used in questions and instructions to surveyors. A list of those engaged in this review process is included here as Annex C. Once the questionnaire was in final form, training of field staff began.

One questionnaire reviewer, Dr. Yasmine El Hadad of the Department of Psychology at the University of Jordan, developed a discrete section for the questionnaire to gather data on the relationship between women’s psychological status and work status. Data from this section of the questionnaire are being separately analyzed.¹

RECRUITMENT AND TRAINING OF SURVEYING TEAM

The field team comprised three field supervisors, 18 field coordinators, and 80 surveyors. The three field supervisors were full-time staff of the Center for Strategic Studies (CSS) with extensive experience in survey implementation. They participated in questionnaire design and translation, and in the drawing of the sample for the survey. All of the field coordinators had experience working on surveys with CSS. The supervisors trained the coordinators intensively for two days. The entire group pretested the questionnaire in several locations, including both urban and rural communities. Substantial revisions were made based on the field testing. The field coordinators then participated in the training of the surveyors and oversaw the fieldwork.

All of the supervisors and coordinators were male. It was felt, however, that women respondents would be more forthcoming and their male kin less anxious about the survey if the surveyors were women, and CSS therefore made every effort to recruit female surveyors. It proved impossible to have an all-female staff because many families were unwilling to have their daughters travel long distances from Amman. It was particularly difficult to send female surveyors to Aqaba, in the far south, where it was necessary for the field team to stay overnight. Nevertheless, more than 75 percent of the surveyors were female. This is perhaps the first time in Jordan that such a large survey has had a majority of female surveyors. A listing of field staff and other people involved in survey implementation is shown here as Annex E.

¹ See Yasmine El Hadad, forthcoming 1999, “Self-Perception among Working and Non-working Women in Jordan.”

SURVEY IMPLEMENTATION

The survey was undertaken in two phases. During the first phase, fieldwork was initiated in all three regions of the country simultaneously. When women were found to be in residence in a sample household but not present at the time of the first visit, surveyors moved on to the following households on their lists and then returned at the end of the day to try to conduct the interviews with women who were previously absent from their homes. If the women were not found by the end of the day, the team as a whole moved on to the next area. Once all the areas included in the sample had been surveyed, the second phase was initiated as a smaller team of interviewers made a sweep across the sample communities to attempt to visit women who had not been included in the first round. In all, the surveying took place over a period of about five weeks, during August and September 1998.

Completed questionnaires were returned to CSS offices in Amman on a daily basis for editing and data entry. A complete data set was ready for cleaning within a few days after completion of the fieldwork. Data analysis was carried out during November and December, using SPSS-9 statistical software.

CHAPTER THREE

WOMEN AND WORK IN JORDAN

This study aimed at generating data on the full range of economic activities in which women are engaged. Information was gathered on women's current work activities as well as on work activities in which they may have participated in the past. In this chapter, basic demographic and household characteristics of women who currently work for monetary remuneration are examined, including factors of regional distribution, age, education, marital status, residential history, and educational and occupational histories of respondents' husbands and mothers. In some cases, characteristics of these women are analyzed in comparison with those of women who are not working, and occasionally a further distinction is made between "currently working," "ever-worked," and "never-worked" women.¹

Four basic types of work were defined in this study: short-term/seasonal work and enterprise activities, which are broadly categorized as self-employment, agricultural work, and salaried employment. More than half of the currently working women are employed in salaried jobs and almost 30 percent are active in agriculture, while 12.4 percent work in microenterprise and 6 percent engage in intermitted short-term or seasonal work. But the characteristics and profiles of women participating in these various types of work are extremely different, particularly with regard to salaried employment, agriculture, and microenterprise. Thus, much of the data in this chapter are disaggregated by type of work, and analysis aims at illuminating the distinct situations of the populations of women active in each category.

The reference period for the survey is contingent on the type of economic activity. If a woman has a permanent job, she is considered to be currently working, whether or not she is on leave. She is also currently working if she runs a business that operates only seven months per year, even if the business was not in operation at the time of the survey. Agricultural and short-term/seasonal activities are closely tied to the cycles of markets and cultivation; women are considered to be currently working if they have engaged in these activities during the past 12 months.

¹ The terms "currently working," "ever-worked," and "not working" are used throughout this report to refer to work activities resulting in either monetary remuneration or, in some cases, unpaid inputs to agriculture. Although other forms of unpaid domestic labor are also forms of work, they were not within the scope of this study.

CHARACTERISTICS OF WORKING WOMEN

Rates of Economic Activity

From the total survey sample of 5,445 women, the study identified 679 women ages 15 years and older who currently work. As a result of the random, regionally representative nature of the sample, we can infer from these data that *12.5 percent of Jordanian women ages 15 and older are currently working*. An additional 551 women, or 10.1 percent of the total sample, had worked at some point in the past but were no longer working at the time of the survey.

The rate of 12.5 percent is slightly lower than the female labor force participation rates of 14 percent and 15 percent recently identified by the World Bank (1995) and DOS/Fafo (1998), respectively. But the rate computed here does not account for women who are unemployed and actively seeking work, a population that is accounted for in these labor force participation rates. In fact, this study identified a higher proportion of women who currently work than did the DOS/Fafo study, which reported an 11 percent rate of currently employed women, and the recent study by CSS (1996), which reported an 8 percent rate of currently employed women. These inconsistencies may indicate an upward trend in female employment, but are more likely to reflect the broader definition of work utilized in this study.

Table 3.1: Currently Working Women by Type of Work

Type of Work	No.	% Currently Working Women	% Total Pop. of Women
Short-term/seasonal	41	6.0	0.08
Microenterprise	84	12.4	1.5
Agriculture	200 ²	29.5	3.7
Salaried employment	354	52.1	6.5
Total	679	100.0	

Approximately 12 percent of all currently working women, or 1.5 percent of the total population of Jordanian women, are engaged in microenterprise activities. This is more than double the proportion of currently working women active in microenterprise identified by OCSD (1993), which reported a rate of 5.3 percent. Six percent of economically active women participate in intermittent short-term or seasonal work, almost 30 percent are working in agriculture, and slightly more than half are employed in formal sector salaried jobs (Table 3.1).

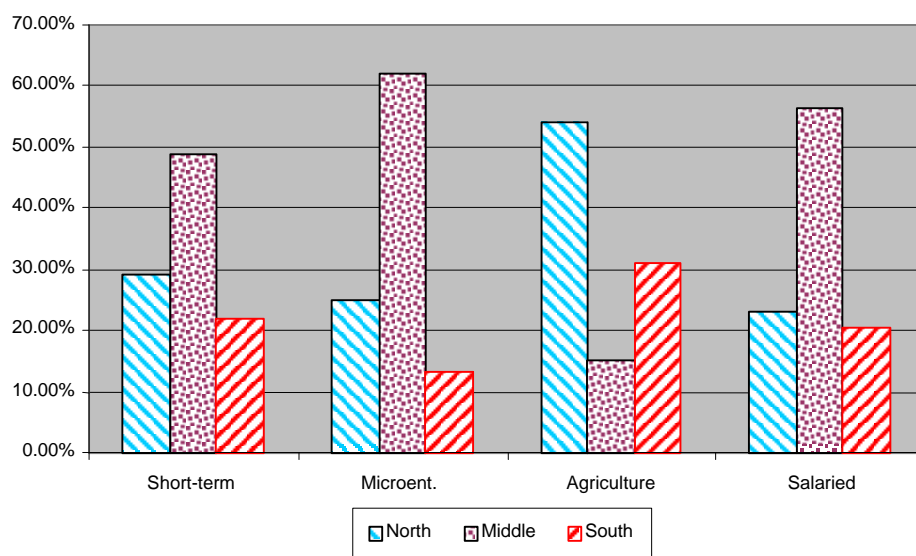
² The number of women counted in each category in this chapter varies slightly from the total numbers of women in these categories in the following chapters that focus in detail on the separate categories. For analysis in this chapter, each individual woman is counted under only one type of work—her primary occupation—even if she is engaged in more than one. In the following chapters that focus on a particular type of work, all women engaged in that work are included in analysis (thus, women who engage in more than one type of activity are accounted for in each of those chapters).

Regional Distribution and Residence Patterns

The largest proportion of currently working women, about 44 percent, reside in the middle region of Jordan, a function of the heavily concentrated populations of Amman and its surrounding areas, notably Zarqa. Thirty-three percent reside in the northern part of the country and 23 percent in the south. In contrast, women in the south have the highest rate of economic participation in the country, at 20.6 percent. This corroborates the findings of a number of earlier studies. Women in the north show the second highest rate, at 14.7 percent, and women in the middle region show a rate of 9.5 percent.

As illustrated in Figure 3.1, the majority of women in microenterprise—62 percent—reside in the densely populated middle region of Jordan, while one quarter of them reside in the north. Only 13 percent of women currently working in microenterprise reside in the south. Similarly, the majority of women in salaried jobs live in the urban, middle region of the country. In contrast, more than half of the women working in agriculture reside in the north and one-third reside in the south.

Figure 3.1: Regional Distribution of Currently Working Women by Category of Work



The majority of economically active women in Jordan—77 percent—are located in urban settlements, based on the standard definition of an urban settlement as having a population of 5,000 or more residents. However, the rate of currently working women in rural regions, at 18.4 percent, is significantly higher than the rate for urban regions, at 11.4 percent. These figures, which likely reflect this study’s careful efforts to capture fully women’s agricultural work, indicate that women in rural regions are much more likely to work than are women in urban regions.³

³ It is of note that 52.5 percent of the women in agriculture reside in urban areas and 47.5 percent in rural areas, indicating that a number of the agricultural households are located in medium-sized communities that are somewhat larger than the standard “urban” measurement of 5,000 residents.

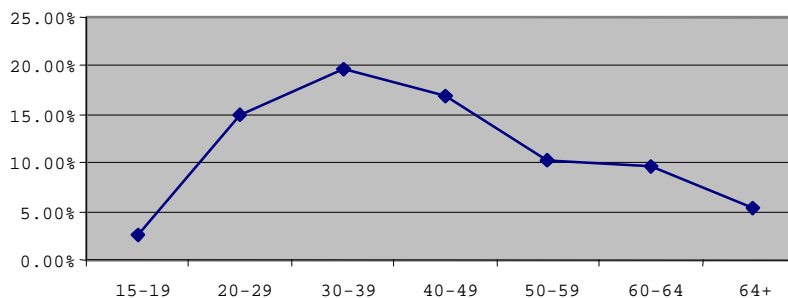
Data on residential history were collected in the survey to explore whether women who had lived abroad for an extended period, or who had husbands with extended periods of residence abroad, might be more likely to work after their return to Jordan, particularly since many families who returned to Jordan in the aftermath of the Gulf War now have a lower standard of living than one they became accustomed to abroad. Approximately one-fifth of the women had resided abroad for more than one year, and one quarter of the women had husbands who had resided abroad for an extended period. But the data indicate no significant correlations between a woman's likelihood to work and extended periods of residence abroad, by either herself or her husband.

However, there is a significant relationship between extended residence abroad and the type of work engaged in by currently working women. *Women who have resided abroad are most heavily represented in microenterprise, comprising approximately one-third of that population.* This is significantly higher than the proportion of women who have extended residence abroad in any of the other categories: 21 percent for salaried jobs, 17 percent for short-term/seasonal, and 9 percent for agriculture. In addition, those with husbands who have lived abroad for extended periods make up about one-third of women in microenterprise and one-third of women in salaried jobs, which is more than double the proportion for women in short-term/seasonal and agriculture.

Age Distributions

Approximately two-thirds of all working women are between the ages of 20 and 39. Seventeen percent are between the ages of 40 and 49, 13 percent are over age 50, and 4 percent are between the ages of 15 and 19. Most women begin working in their twenties, as indicated by Figure 3.2. The mean age at which currently working women first began to work is 21.83 years. Women in their thirties show the highest rates of economic activity, with almost 20 percent of this group currently working. The proportion of currently working women among those over the age of 50 is about half the proportion of currently working women in their thirties.

Figure 3.2: Percentage of Currently Working Women by Age Group



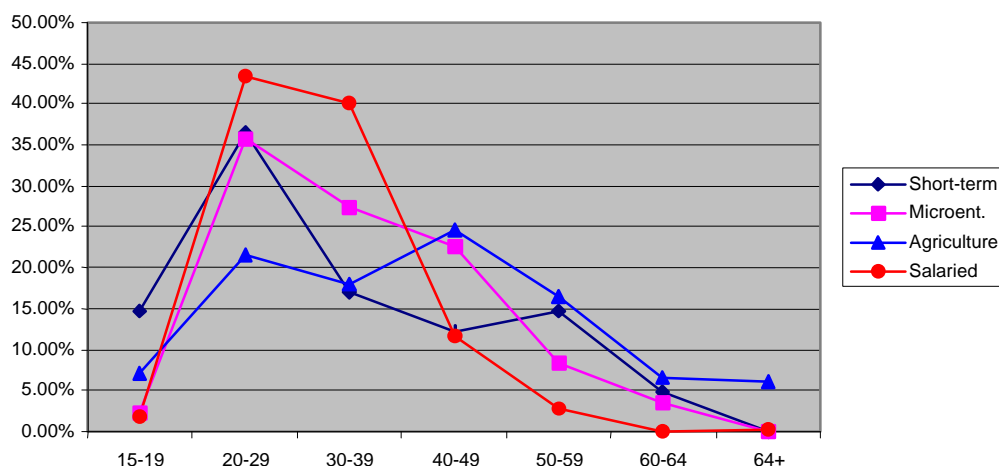
Most women begin working in their twenties, as indicated by Figure 3.2. The mean age at which currently working women first began to work is 21.83 years. Women in their thirties show the highest rates of economic activity, with almost 20 percent of this group currently working. The proportion of currently working women among those over the age of 50 is about half the proportion of currently working women in their thirties.

However, there are some significant differences in the age distributions of working women by category of work. As illustrated in Figure 3.3, the proportion of women ages 20 to 39 currently working in salaried jobs is about double the proportion of women in the same age group currently working in agriculture. In contrast, slightly more than half of the women in agriculture are over the age of 40. With a mean age of 39.8 years, the population of women currently working in agriculture is generally older than any other category of work whereas

the population of women in salaried jobs, with a mean age of 31.4 years, is younger than the other categories.

The mean age of women currently working in microenterprise is 35.6 years. Although the proportion of women in microenterprise between the ages of 20 and 39 is significantly less than the proportion of women in this age group in salaried jobs, the proportion of women in their forties and fifties is significantly higher in microenterprise than in salaried jobs (Figure 3.3). This may be an indication of trends whereby women in their thirties tend to drop out of the labor force as they face increasing demands of work and family, and of the greater flexibility that microenterprise opportunities can offer women in terms of balancing these diverse responsibilities. As will be shown in the following chapter, such flexibility is one of the central advantages of their work identified by women in microenterprise.

Figure 3.3: Age Distribution of Currently Working Women by Category of Work

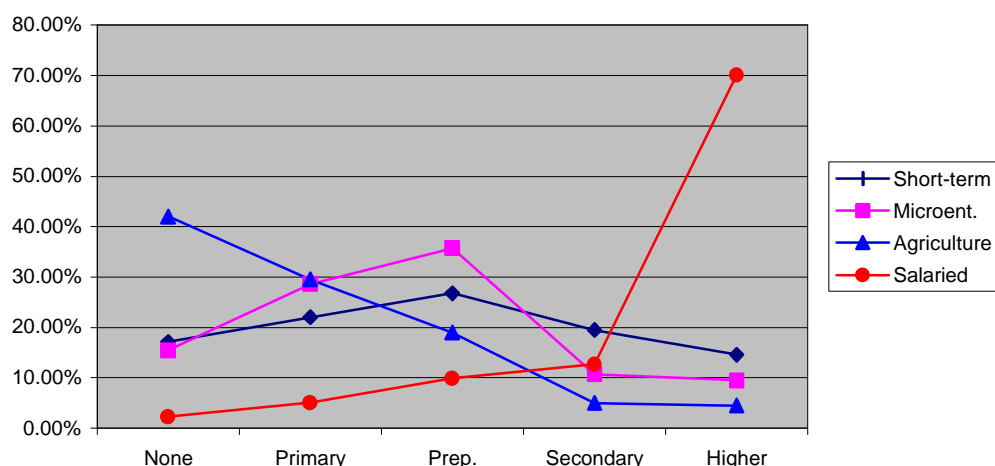


Levels of Educational Attainment

About half of all currently working women have completed either secondary school or higher education. Approximately 17 percent have no schooling, 16 percent completed primary school, and 17 percent completed preparatory school. However, the heavy representation of women with higher levels of education among currently working women is influenced by the preponderance of women in the sample with salaried jobs. By disaggregating the educational data by category of work, we can see significant differences in educational levels between the groups of women.

As illustrated in Figure 3.4, women with salaried jobs are highly educated: more than 70 percent have higher education and 13 percent have completed secondary school. In contrast, women in agriculture have very low levels of education: 42 percent have no schooling and almost 30 percent have only primary education. The population of women engaged in short-

Figure 3.4: Educational Distribution of Currently Working Women by Category of Work



term and seasonal work is characterized by a fairly even spread across educational levels, and almost as many women with higher education participate in this type of work as do women with no schooling. This finding indicates that, although the population of women engaged in short-term and seasonal work is small, women of all educational levels utilize it as a supplemental income-earning strategy.

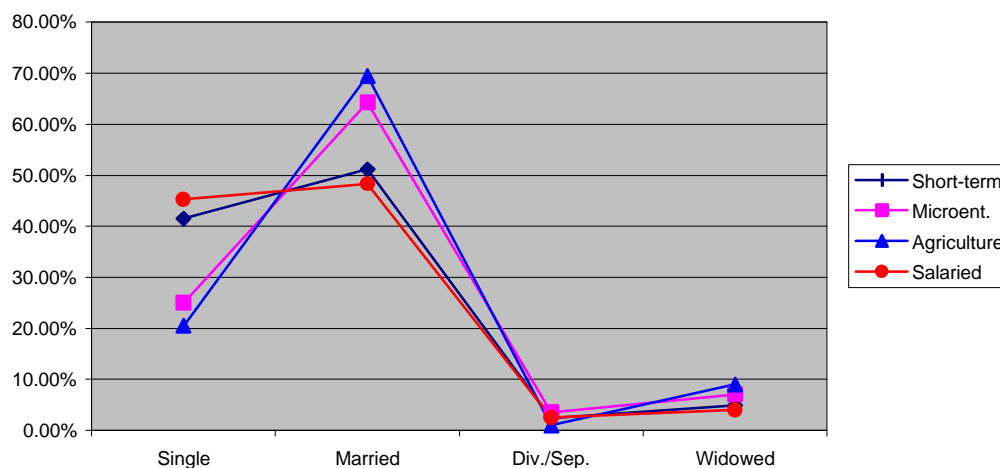
Almost two-thirds of the women currently engaged in microenterprise activities have completed primary school or preparatory school. Approximately 16 percent have no schooling and 20 percent have completed either secondary school or higher education. This trend is consistent with patterns identified in other regions of the world, as women with lower educational levels who lack the skills and training to compete for formal sector jobs seek income-earning opportunities in microenterprise, largely in the informal sector. It is important to point out that despite their generally low levels of education, the majority of women participating in microenterprise have completed primary school and thus presumably do have basic literacy and numeracy skills critical for running a small business.

Marital Status and Household Characteristics

As discussed in Chapter One, strong correlations between marital status and work status have been frequently identified in the research on Jordanian women's labor force participation. A number of studies have reported that married women are significantly less likely to be labor force participants than are single, never-married women. One prevailing explanation for this has been that women tend to quit their jobs either at the occasion of marriage or at the time of having children. *But the findings of this survey show a very different pattern. The majority of currently working women—57 percent—are married whereas only 35 percent are single. Almost 6 percent of currently working women are widowed and 2 percent are divorced or separated. These findings may reflect a trend of increasing economic participation by married*

women, influenced by developments such as increasing social acceptance of working women and improved job flexibility for women to accommodate demands of work and family.

Figure 3.5: Marital Status Distribution of Currently Working Women by Category of Work



But they are likely also influenced by this study's efforts to broadly define economic activities and fully capture the range of women's informal and formal work. As shown in Figure 3.5, the proportion of married women currently working in microenterprise and agriculture is significantly higher than in salaried jobs, and married women are significantly more likely to work in microenterprise and agriculture than are single women. These data challenge the widespread assumption that married women in Jordan are less likely to be labor force participants than single women, and indicate that this assumption has been based on studies skewed toward formal sector employment that have poorly represented women's informal work in agriculture and microenterprise. However, our findings show that even in formal sector salaried jobs, a larger proportion of married than single women are working, contradicting most studies of Jordanian women in the labor force.

Married women in the total survey sample also show a slightly higher rate of economic activity than single women (Table 3.2). Separated and divorced women show the highest rates of activity, at 19.2 percent and 16.9 percent respectively, and widowed women show the lowest, at 10.8 percent. The higher rates among separated and divorced women reflect the greater likelihood that they are also female heads of households with heavier financial burdens than either married women or young, single women who reside in their parents' household. In contrast, the low rate among widowed women is likely shaped by their older ages.

Table 3.2: Rates of Currently Working Women by Marital Status

Marital Status	Currently Working		Not Working		Total	
	No.	%	No.	%	No.	%
Single	239	11.7	1,807	88.3	2,046	100.0
Married	385	13.1	2,557	86.9	2,942	100.0
Divorced	10	16.9	49	83.1	59	100.0
Separated	5	19.2	331	80.8	26	100.0
Widowed	40	10.8	21	89.2	371	100.0
Total	679	12.5	4,765	87.5	5,444	100.0

The household size of women who currently work is significantly smaller than that of women who are not working, with a mean size of 6.7 members as compared with 7.3 members. This may indicate that the smaller households have fewer male income-earners and thus a greater demand for women's earning power. It also likely reflects the preponderance of women in salaried jobs in the sample, who tend to be more highly educated and reside in nuclear rather than extended family households. This is corroborated when household size is examined separately for each category of work, showing that women in salaried jobs have the lowest mean household size of 6.0 members. Women in agriculture reside in the largest households, with a mean of 8.2 members, while women active in microenterprise reside in households with a mean size of 6.6 members. The mean household size of women who engage in short-term or seasonal work is also high, at 8.1 members, which may indicate that many of these women reside in agricultural households and engage in intermittent agroprocessing activities, as will be discussed in the following chapter.

Approximately 42 percent of all the currently working women in the sample have children under the age of 6 in their household, and there are no significant correlations between the presence of a very young child and the likelihood that a woman works. However, women with children under the age of 14 are more likely to be working than are women with no children in this age group. In addition, women in microenterprise and agriculture are significantly more likely to have children in this age group than are women in salaried jobs or women who engage in short-term/seasonal work. This is partly explained by the high proportions of younger women in their twenties and thirties in salaried and short-term work, as discussed earlier.

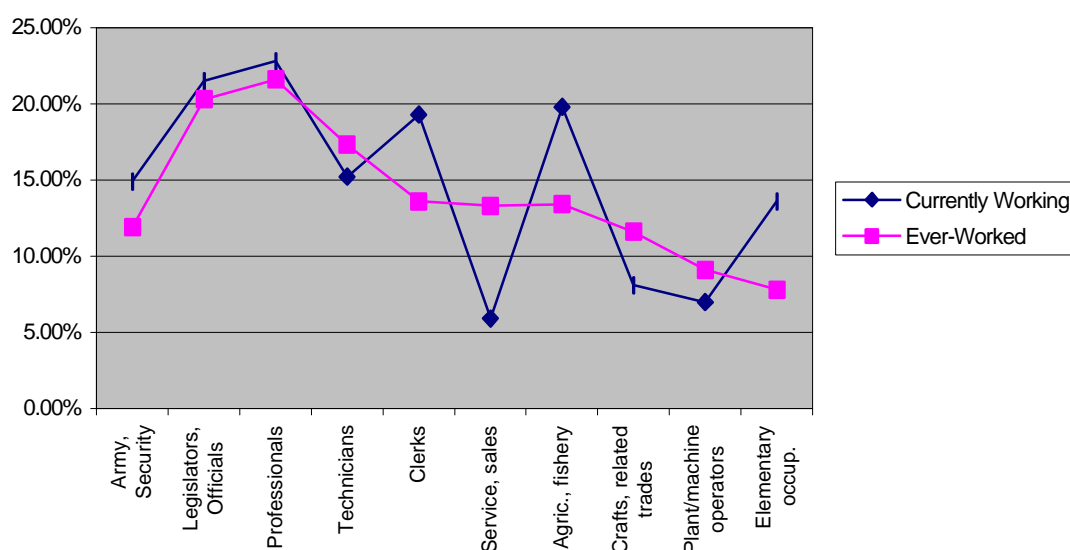
Respondents were also asked whether there was another adult woman residing in her household, as this might make it easier for her to work without compromising domestic and child care responsibilities. About 12 percent of the respondents did live in household with at least one other adult woman, but there was no correlation between this and the respondents' likelihood to be working or type of work.

Educational and Occupational Backgrounds of Husbands and Mothers

Among the population of married women, the factors of husband's educational background and occupation are significantly related to women's work status. Women with husbands who have higher education show the highest rates of economic participation, with almost 20

percent of them currently working (see Figure 3.6). Women whose husbands have completed secondary school show the second-highest rates, with approximately 15 percent currently working. The rates drop significantly for women whose husbands have completed only primary or preparatory school, to 10 percent and 9 percent respectively, and then rise again for women whose husbands have no schooling, to 14 percent.

Figure 3.6: Rates of Currently Working and Ever-Worked Married Women by Husbands' Occupation



The high rates of women with uneducated husbands is explained by the preponderance of agricultural households in the sample, which are generally characterized by low levels of education. For example, women in agriculture made up the second-largest group of currently working women in this study. And, as shown in Figure 3.6, currently working women whose husbands are employed in agriculture show a rate of economic activity that almost approaches the rate for women whose husbands are employed in white-collar jobs as legislators, officials, and professionals. In contrast, it is interesting to note that while the rates of currently working and ever-worked women with husbands in these white-collar professions are comparable to each other, among women with husbands in agriculture the rate of currently working is significantly higher than the rate of ever-worked. *This suggests that women in agricultural households who work are less likely to drop out of the labor force than are women in white collar households.* This is further corroborated by the age distribution data discussed earlier, which showed that women in agriculture had the highest mean age of all the categories of work.

About one-third of the husbands of married women in the sample had not worked during the previous seven days (Table 3.3). Approximately 30 percent of these men reported that they were unemployed, 27 percent reported they were unable to work because of health or other reasons, 30 percent were retired, and 11 percent were employed but on leave.

Table 3.3: Proportion of Currently Working and Not Working Women Whose Husbands Worked in the Past Seven Days

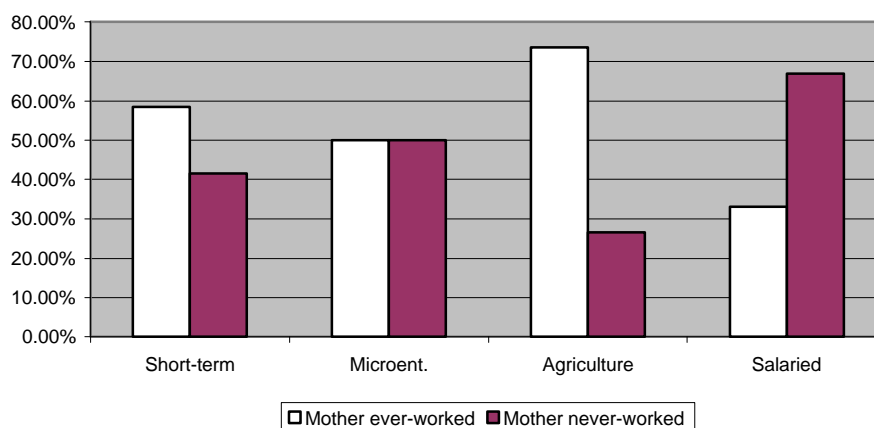
Did Husband Work in Past Seven Days?	Currently Working		Not Working		Total	
	No.	%	No.	%	No.	%
Yes	260	71.8	1,713	66.7	1,973	67.4
No	102	28.2	854	33.3	956	32.6
Total	362	100.0	2,567	100.0	2,929	100.0

A slightly higher proportion of women who are not working than of currently working women have husbands who had not worked in the seven days prior to being interviewed. This indicates a substantial number of families with no primary earner at the time of the survey, or approximately one quarter of all married couples in the sample. This is not necessarily an acute problem for households with a major breadwinner on leave from a public sector job, as salaries continue to be paid while workers are on leave for health reasons or vacation, but it may be an acute problem for households where the breadwinner works in the private sector.

The findings also show that mother's work history is significantly related to a woman's work status, and that women with mothers who had ever worked in their lives are also more likely to work. Twenty percent of the women who had working mothers were economically active at the time of the survey, which is double the proportion of currently working women among those whose mothers had never worked.

However, there are some significant variations in the proportions of women with mothers who had ever worked across the categories of work (Figure 3.7). Exactly half of the women in microenterprise had mothers who had worked and half did not. But more than 73 percent of the women in agriculture had working mothers while only one-third of women in salaried jobs did. This points out some deeply embedded class differences with relation to work

Figure 3.7: Work Histories of Mothers of Currently Working Women

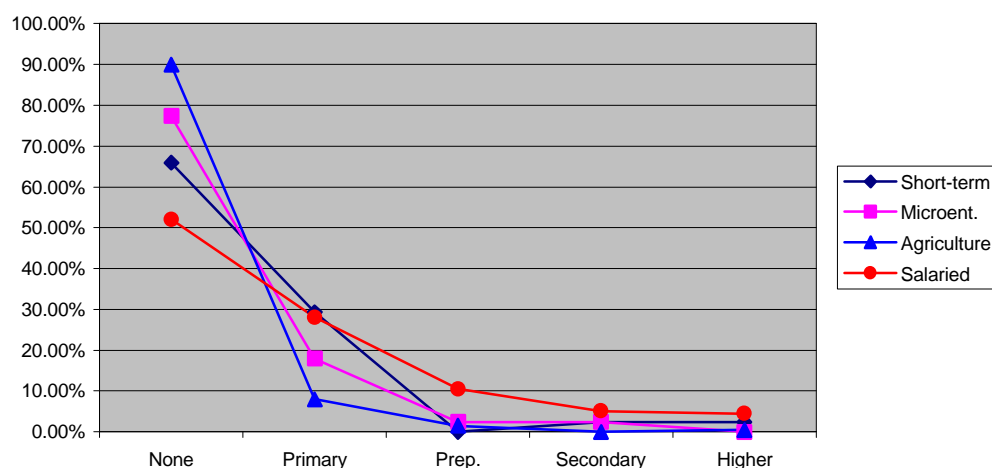


history. Many of the women in agriculture come from lower-income agricultural households in which generations of women have provided unpaid farming labor. In contrast, many of the women in salaried jobs are from middle- to upper-class urban families whose mothers, even if well educated, for the most part conformed to social expectations of being housewives.

This is further supported by the educational distribution of respondents' mothers across the respondents' categories of work (Figure 3.8). Respondents' mothers have much lower educational levels than the respondents themselves, indicating advances in access to educational opportunities for women over the past several decades. But the patterns of mothers' educational levels across categories of work are similar to those for the respondents themselves, as discussed earlier. More specifically, the data show that mothers of women in salaried jobs benefited more from greater educational opportunities than the mothers of any other currently working women, while women in agriculture show the lowest educational levels. Almost 90 percent of the mothers of women in agriculture had no schooling; almost half of the mothers of women in salaried jobs had at least basic schooling.

Educational levels of women in microenterprise generally fall somewhere in between the

Figure 3.8: Educational Distribution of the Mothers of Currently Working Women



educational levels of women in agriculture and salaried jobs, as do the educational levels of the mothers of these women. Bearing in mind the urban concentration of women in microenterprise, this may be an indication of their easier access to basic education than women in rural agricultural households.

KEY FINDINGS

Rates of Economic Activity and Participation in Microenterprise. Approximately 12.5 percent of Jordanian women ages 15 and older are currently working in short-term/seasonal activities, microenterprise, agriculture, or salaried employment. This is slightly higher than the rate of currently working women recently reported by DOS/Fafo, which was 11 percent. The share of currently working women engaged in microenterprise activities is 12.4 percent, or approximately 1.5 percent of the total population of Jordanian women.

Marital Status of Currently Working Women. Contrary to previous studies that have reported low rates of labor force participation for married women, our findings show that married women make up 57 percent of all currently working women and 64 percent of women currently active in microenterprise. The proportion of married women who are currently working is also higher than the proportion of single women who are currently working, at 13.1 percent compared with 11.7 percent. The high proportions of married women among those who are currently working are explained by this study's efforts to fully represent women's informal and unpaid work in microenterprise and agriculture, whereas most previous studies have focused on women's formal employment.

Age Distribution of Currently Working Women. Approximately two-thirds of all working women are between the ages of 20 and 39. However, women in their forties and fifties are more highly represented in microenterprise and agriculture than in salaried employment. The mean age of women active in microenterprise is 35.6 years, the mean age of women in agriculture is 39.8 years, and the mean age of women in salaried employment is 31.4 years.

Educational Levels of Currently Working Women. Approximately half of all currently working women have completed either secondary school or higher education, 17 percent completed preparatory school, 16 percent completed primary school, and 17 percent have no schooling. But women in formal sector jobs are more highly educated than women in microenterprise, who in turn are more highly educated than women in agriculture. Almost two-thirds of the women currently active in microenterprise have completed primary or preparatory school while 20 percent have completed secondary school or higher education and 16 percent have no schooling.

Regional and Rural/Urban Distribution of Currently Working Women. The majority of currently working Jordanian women reside in urban settlements, primarily in the middle region of the country. Women's microenterprises are also largely urban, with about 62 percent located in the densely populated middle region. Twenty-five percent of the women in microenterprise reside in the north, and 13 percent reside in the south. However, women in the south and women in rural settlements are significantly more likely to work than are women in the north or middle regions or women in urban areas.

CHAPTER FOUR

WOMEN'S SELF-EMPLOYMENT

This chapter analyzes the nature and characteristics of self-employment activities of women in the survey sample, where self-employment is defined as (1) own-account workers engaged in short-term or seasonal work, or (2) own-account workers with an enterprise who were either at work or temporarily not at work for any specific reason at the time of the survey (see Hussmanns et al., 1990). Short-term/seasonal work is distinguished from enterprise activities if it was identified as work that was not regular and ongoing, in that doing such work at one point in time had no particular implication of doing it at another point in time. The survey respondents themselves made the distinction of whether their self-employment activities were either intermittent or ongoing, which then determined whether those activities were categorized as seasonal and short-term or microenterprise.

Forms of self-employment in this study range from intermittent independent short-term or seasonal work up to running a small enterprise of 20 employees, although the predominant form of self-employment represented is the sole proprietorship microenterprise. The range of skills that women in Jordan utilize in self-employment is generally narrow, with heavy representation of activities such as handicraft production, agroprocessing, and beauty services. Many of the skills that women are capitalizing on through modes of self-employment are “traditional” skills initially acquired to produce items for personal or household use, or through participation in family enterprises as unpaid workers. In general, the distinguishing characteristics of scales of operation—between women engaged in short-term work and women running a microenterprise—are not related to mastery of technical skills required by the business activity but to development of management, organizational, and marketing skills.

This study made particular efforts to capture women's self-employment activities within both the informal and formal sectors. Distinctions of formality among enterprise activities can often be blurred. Some self-employment activities can clearly be identified as informal, such as small-scale and intermittent home-based production of *jamiid*, a dried milk widely used in Jordanian cooking, for sale to a handful of neighbors or relatives. Some microenterprises might be solidly located within the formal sector, including formally registered, tax-paying businesses with operations on independent premises. But many of women's enterprises are characterized by varying levels of formality. To understand the full range of women's businesses, this study looks closely characteristics that are widely recognized by social scientists as indicators of business formality, such as whether the business is formally registered, maintains written accounts, and maintains banking accounts.

This chapter begins with a section on women's short-term and seasonal work activities and then moves on to look at women's enterprise activities in much more detail. To better understand the population of women engaged in business, the section begins with analysis of the demographic and educational characteristics of women in microenterprise as well as their motivations for going into business. We then look at specific characteristics of women's

businesses, including aspects of business operations and financial histories. The chapter ends with analysis of problems and constraints confronted by women in microenterprise and brief consideration of sociocultural attitudes toward women's participation in business.

Our attempt to capture the broad range of women's informal and formal self-employment activities has highlighted some key differences between women's home-based businesses and women's businesses that are based outside their homes. Much of the second half of this chapter is organized around the differences between these two types of women's businesses in order to illuminate critical findings relevant to policy formulation on the development of microenterprise and microcredit.

WOMEN'S SHORT-TERM AND SEASONAL WORK

To measure the intermittent independent work of women as well their more regular and stable work, all survey respondents were asked if they had ever engaged in short-term or seasonal income-earning activities. Approximately 4 percent of the total sample had participated in short-term or seasonal work, while 96 percent indicated that they had never done so. Almost half of those who had ever engaged in short-term or seasonal activities, or 2 percent of the total survey sample, had undertaken some such work in the past year.

The majority of women with short-term/seasonal work experience also have current or past work experience in agriculture, microenterprise, or a formal sector job. In other words, most women have pursued short-term/seasonal work as one among several individual income-earning strategies. In addition to participating in short-term/seasonal work, 30 percent of this population also has formal sector experience, 23 percent are currently active in more extensive agricultural activities, and 8 percent are currently engaged in a microenterprise. A small number of women have pursued a combination of more than one of these activities while also doing short-term/seasonal work.

As illustrated in Table 4.1, short-term and seasonal activities are primarily distributed among intermittent agricultural processing, handicraft production, and trade. Forty-four percent of women who had done short-term/seasonal work in the past 12 months had worked in agroprocessing, 41 percent had engaged in production of handicrafts, 11 percent in commercial trade of clothing or foodstuffs, and the remaining 4 percent in other miscellaneous activities. The single most frequent type of short-term work is sewing, which was done by more than 20 percent of women engaged in short-term/seasonal work. Processing of dairy goods was also heavily represented, and particularly the production of clarified butter, yogurt cheese (*labna*), dried milk (*jamiid*), and yogurt. Although comparatively few women engaged in intermittent commerce, trade in clothing was the sixth most frequent short-term activity. Much of this clothing is purchased in Amman for resale in rural areas, or is purchased in Syria for distribution in Amman.

Table 4.1: Short-Term and Seasonal Income-Earning Activities Engaged in by Women in Past 12 Months

Activity	No.	% of Cases
<u>Agroprocessing</u>		
Dairy processing:		
clarified butter	13	10.7
yogurt cheese	10	8.2
(<i>labna</i>)	9	7.4
dried milk (<i>jamiid</i>)	9	7.4
yogurt	5	4.1
cheese	2	1.6
butter	2	1.6
milk		
Grain processing:		
wheat (<i>feriikeh</i>)	1	0.8
bread	1	0.8
Herb drying	2	1.6
<i>Total</i>	<i>54</i>	<i>44.2</i>
<u>Handicraft Production</u>		
Sewing	25	20.5
Weaving	6	4.9
Embroidery	4	3.3
Artificial flowers	5	4.1
Ceramics	5	4.1
Beading	4	3.3
Drawing	1	0.8
<i>Total</i>	<i>50</i>	<i>41.0</i>
<u>Trade</u>		
Clothing	8	6.6
Snack foods	3	2.5
Fruits and vegetables	2	1.6
<i>Total</i>	<i>13</i>	<i>10.7</i>
<u>Other</u>		
Cleaning	1	0.8
Substitute teaching	1	0.8
Nursing	1	0.8
Sewing machine maintenance	1	0.8
Religious singing	1	0.8
<i>Total</i>	<i>5</i>	<i>4.0</i>
<i>Total Cases</i>	<i>122</i>	<i>99.9</i>

Respondents were asked about their motivations and reasons for engaging in short-term/seasonal work. More than 34 percent of the women did such work to earn money to meet household and family expenses. Most of these women indicated they did such work to meet special family expenses, such as educational costs, as opposed to basic subsistence and/or housing expenses. Another 30 percent said they engaged in short-term/seasonal work to earn personal spending money, and approximately 22 percent said that their seasonal/short-term work provided unpaid labor inputs to family farms or businesses.

WOMEN AND MICROENTERPRISE

Women's enterprise activities were broadly defined in this study, encompassing ownership of businesses as well as participation in management of businesses without necessarily having ownership. Enterprise activities that were not on a year-round or full-time basis are also included, so long as the women themselves identified the activities as ongoing production, services, or commerce. Activities that were identified by the respondents as intermittent as opposed to ongoing are covered in the preceding section on short-term and seasonal work.

Based on this survey, the rate of female participation in microenterprise activities—the proportion of all women engaged in microenterprise—is approximately 1.5 percent. Of the total survey sample of 5,445 women, 84 respondents are engaged in microenterprise. This is less than half the rate of female participation in agriculture, at 4 percent, and less than one-third the rate of participation in the formal sector, at 6.5 percent.

Approximately 12.4 percent of all currently working women are working in microenterprise activities. This is a much higher proportion of working women active in microenterprise than indicated by an earlier study (OCSD, 1994), which posited that 5.3 percent of female labor force participants were working in microenterprise in 1993. This difference probably reflects this study's efforts to fully capture both women's formal and informal enterprises whereas the OCSD study focused on secondary data skewed toward the formal sector. It may also reflect some overall growth in microenterprise development in Jordan.

Characteristics of Women in Microenterprise

Demographic Characteristics of Women in Microenterprise

About 86 percent of women engaged in microenterprise activities are between the ages of 20 and 49 years. More than 64 percent of the women are currently married, 25 percent are single, and the remaining 11 percent are divorced or widowed. Forty percent of the women have children under the age of 6, and more than half of them have children under the age of 14 living at home.

Table 4.2: Women in Microenterprise by Educational Level and Husband's Educational Level

Highest Level of Education Completed	Respondents		Husbands	
	No.	%	No.	%
None	13	15.5	2	3.8
Primary	24	28.6	19	35.8
Preparatory	30	35.7	12	22.6
Secondary	9	10.7	12	22.6
Higher	8	9.5	8	15.1
Total	84	100.0	53	99.9

Educational attainment levels among women in microenterprise are low. Only 20 percent of the women have completed secondary school, and approximately half of these women went on to earn degrees in higher education. About 64 percent of the women completed primary or preparatory school, and 16 percent have no schooling. This educational distribution reflects common trends evidenced by other studies in Jordan as well as in other regions of the world whereby self-employment is correlated with low levels of education—that is, women who lack the skills and training necessary for procuring formal sector jobs find opportunities outside of the formal sector. For example, the DOS/Fafo study found approximately 35 percent of women with no schooling were self-employed as compared with approximately 15 percent of women with basic schooling and 2 percent of women with higher education.

The majority of women involved in microenterprise activities, approximately 62 percent, reside in the densely populated middle region of Jordan, including greater Amman. Twenty-five percent of the women reside in the northern region, and only 13 percent reside in the south. This regional distribution reflects patterns of urban development across the country. *Microenterprise in Jordan is largely an urban phenomenon, and only 13 percent of women engaged in microenterprise activities reside in rural areas.* Approximately one-third of women in microenterprise had at some point lived abroad for a period longer than 12 months, as had one-third of the women's husbands. The predominant foreign country of residence for these women was Kuwait, and most of them currently reside in the urban areas of central Jordan. Qualitative research revealed that married couples who had lived abroad for substantial periods of time tended to be more accepting of women engaging in income-earning activities than those who had not lived abroad.

Family work history appears to play an important role in influencing women's participation in microenterprise. As illustrated in Table 4.3, about 60 percent of women engaged in microenterprise also had close relatives who operated businesses. In addition, half of the women had mothers who had worked for money at some point in their lives.

**Table 4.3: Women in Microenterprise
with Relatives Who Have Operated a Business**

Woman's Relative	No.	% of Responses	% of Cases
None	36	23.1	42.9
Father	35	22.4	41.7
Mother	19	12.2	22.6
Mother's father	17	10.9	20.2
Father's father	13	8.3	15.5
Father's mother	9	5.8	10.7
Mother's mother	8	5.1	9.5
Brother	9	5.8	10.7
Sister	5	3.2	6.0
Uncle	5	3.2	6.0

Training Experience in Business Skills

Women in microenterprise have primarily gained their business skills by simply doing business—that is, picking up the necessary knowledge for running a business as they went along (Table 4.4). Of the women’s total responses identifying sources of knowledge on running a business, almost one-half indicated that they learned how to do business as they went along. The second most frequent source of business knowledge was from previous experience in a similar business, and the third most frequent source was from experience in a family business.

Most of the women running businesses have not undertaken any training courses or had any training in relevant business skills in school. Only 8.4 percent of women’s responses on sources of business knowledge identified specialized training as an important source, and 7.7 percent identified past schooling as an important source. Such findings are not surprising, given the low educational levels of this population of women.

**Table 4.4: Sources of Women’s Knowledge of Running a Business by Sector
(% of responses)**

Sources of Knowledge	Production		Commercial		Services		Total	
	No.	%	No.	%	No.	%	No.	%
Previously worked in similar business	3	18.8	2	8.3	22	21.3	27	18.9
Family business	1	6.2	5	20.8	9	8.7	15	10.5
Learned at school	1	6.2	0	0.0	10	9.7	11	7.7
Took specialized training course	2	12.5	0	0.0	10	9.7	12	8.4
Learned as I went along	9	56.3	15	62.5	45	43.9	69	48.3
Other	0	0.0	2	8.3	7	6.8	9	6.3
Total	16	100.0	24	99.9	103	100.1	143	100.1

The data indicate some slightly different patterns between the sectors in means of acquiring business knowledge. Although women in all three sectors of production, commercial, and services were most likely to pick up skills as they operated their business, women in the commercial sector were more likely to have worked in a family business than women in either production or services, who were more likely to have previous work experience in businesses not owned by their families. Women in production and services were also more likely to have gained skills through either formal training courses or in school. These findings illustrate that training courses tend to focus on developing skills that are more relevant to production and services than to running a commercial business: specific courses women had taken focused technical skills of production activities such as sewing, crocheting, and ceramics, and service activities of flower arrangement and beauty care.

At the same time, more women in the sample are engaged in commercial enterprises than in production enterprises. While 65 percent of the businesses are in the services sector, 20 percent are in commercial and 14 percent are in production. This indicates that *the types of training available to women are not meeting the full range of skills they need to run their diverse businesses, and that there is a population of women engaged in commercial microenterprises who could benefit from increased opportunities of training in skills relevant to their work.* For example, no survey respondents have undergone training in general

business skills, such as marketing, accounting, and business management. Increased training opportunities in basic skills like these would benefit women working in all three sectors and provide women with the tools necessary for running successful businesses.

Motivations for Engaging in Microenterprise

Improving both personal and household income flows to meet financial needs was the driving force behind women's choices to engage in microenterprise as an income-earning activity (Table 4.5). A wide range of reasons for electing to run a business were expressed.

Table 4.5: Reasons Cited for Running a Business

Reasons	Responses	
	No.	% of Cases (n=84)
<i><u>Financial Motivations</u></i>		
Improve income	54	64.3
Financial independence	18	21.4
Became responsible for supporting family	13	15.5
<i><u>Reasons for Choosing Microenterprise</u></i>		
This is the activity she knew how to do	19	22.6
Didn't finish school; this is what I can do	11	13.1
No jobs available	9	10.7
Saw others making money from this	8	9.5
I like this activity	5	6.0
Wanted flexible hours	3	3.6
This is what parents did	3	3.6

These motivations offer indications of why these women chose microenterprise as an income-earning strategy over other types of work. For example, more than 22 percent indicated that a primary reason for choosing to run her own business was the opportunity to capitalize on a technical skill she had already mastered (such as sewing). Thirteen percent said that they chose to run their own business because they had not finished school. Because their low educational levels disadvantaged them in the formal sector job market, they instead focused on building a business around a skill they already had. More than 10 percent of the women said they chose to run a business because there were no jobs available, and 9.5 percent said that they went into microenterprise because they saw other people earning money from the same type of activity.

Characteristics of Women's Microenterprises

The study's efforts to fully capture a broad range of women's microenterprises have produced some critical findings on issues of business formality and characteristics of business operations that are relevant for the formulation of policies on microenterprise and microcredit development. This section is organized to highlight significant characteristics of women's businesses in terms of basic operations, ownership and management structures, financial histories, and experience with credit.

General Business Operations

Indicators of Formality: Registration, Licensing, and Accounting Systems. *Sixty-nine percent of the businesses are not formally registered, and 69 percent are not licensed. Three quarters of the businesses are located within the women's homes.* When asked why they had not formally registered their businesses, the majority of women replied that they had not done so because it was “just a home-based operation” or was “just a small business.” This implies that unless the business undergoes significant growth and/or changes location of its operations outside the women's homes, women appear to have little incentive for formalizing their businesses. Only 9 percent of the women indicated they had not registered their business because it was “still new,” and 2 percent identified the cost of registration procedures as a constraint.

Approximately one quarter of the businesses maintain written records of income and expenditures. Of these businesses with written records, 65 percent maintain formal balance sheets. Only 6 percent of all the women in microenterprise maintain a checking account for their business. Slightly more—about 10 percent—maintain a personal savings account in a bank.

Ownership and Employee Structures. More than three quarters of the women are sole proprietors of their business. Ten percent are partners with formal shares in the business, and another 10 percent are partners in a family business with formalized shares. Approximately 1 percent of the businesses are owned by the woman's husband, and 1 percent are owned by the woman's mother. Of those women in partnerships, 48 percent are partners with their husbands, 42 percent with relatives of either the woman or her husband, and 10 percent with friends.

All but one of the businesses in the sample can be characterized as microenterprises, defined as having 5 or fewer employees. The one exception in the sample, a business with 20 employees, can be characterized as a small enterprise. More than 83 percent of the businesses have no full-time or part-time employees. Seventeen percent of them retain full-time employees. About half of the businesses with full-time staff employ one or more relative of the owner, and in 10 businesses one or more staff members is a woman. Eight percent of the businesses employ part-time workers. Only one of these businesses employs a relative, and more than half of them reported they employ women.

The total full-time staff employed by these businesses is 53 (of whom 20 are accounted for by only one business), and the total number of part-time workers employed is 20. Thus, the 84 businesses employ 157 paid people, including the owners themselves, or an average of 1.9 paid employees per business.

However, more businesses have unpaid family workers than full-time or part-time paid employees. One-third of the businesses utilize unpaid family workers. Most of the unpaid workers are women, although men and children are also represented: 23 percent of the businesses have one or more unpaid female workers, 12 percent have unpaid male workers, and 5 percent have unpaid child workers.

Age and Establishment of Business. Both young, recently established businesses as well as older, long-standing businesses are well represented in the study. *The mean age of all businesses in the sample is 10.6 years.* Half of the businesses were founded in the past 7 years, and one quarter of them range in age from 17 to 48 years.

The majority of women—approximately 62 percent—established their business themselves. Another 12 percent are running businesses that were established by their husbands, and 12 percent are running businesses owned and established by their families or that they inherited.

The majority of women who are sole proprietors made a personal investment in their business. The mean total investment by women sole proprietors was 500 JD (n=65). In contrast, more than 72 percent of the women who are partners made no personal investment in the business (n=18), probably because many of these women family businesses were already established. Among those who did invest in the business, the mean total investment was almost half that of sole proprietors, at 267 JD (n=5).

Sectoral Distribution and Clientele of Businesses. *Almost two-thirds of the businesses are located in the services sector while 20 percent are in the commercial sector and 14 percent are in production.* All of the types of businesses are summarized in Table 4.6. The majority of businesses are engaged in activities of sewing, embroidery, and other handicrafts, commercial trade of groceries or clothing, and provision of beauty services. Small numbers of businesses are providing miscellaneous goods and services, such as radio and television repair, child care, stationary, and flower arrangement. The businesses are primarily retail, providing goods and services to individuals rather than on a wholesale basis to merchants. Only 17 percent of the production businesses, 15 percent of the services businesses, and 10 percent of the commercial businesses sell to merchants.

There are no correlations between sector and age of business, formal registration, written accounts, business checking accounts, or personal savings accounts. Nor are there any significant differences between the sectors in terms of patterns of ownership, paid employees, or unpaid employees. However, businesses in the services and commercial sectors are more likely to be licensed than businesses in the production sector. Although none of the production businesses were licensed, more than 35 percent of the services and commercial businesses were licensed. There is also a significant difference in the location of businesses by sector: all of the production businesses were based inside the proprietors' homes, whereas 35 percent of the commercial businesses and 27 percent of the services businesses were based outside of their homes. Production businesses also operate significantly fewer months per year, with a mean of 5.17 months, than either commercial businesses, at a mean of 11.0 months per year, or service enterprises, at a mean of 7.7 months per year. These findings indicate that *production businesses tend to be more home-based, informal, and intermittent, and thus are more likely to circumvent licensing requirements than commercial or services businesses.*

Table 4.6: Distribution of Types of Women's Enterprise Activities

Primary Work of the Business	Sector of Business			Total	
	Production (No.)	Commercial (No.)	Services (No.)	No.	% of Cases
Crochet	-	-	1	1	1.2
Sewing	3	-	22	25*	29.8
Embroidery	3	-	3	6	7.1
Embroidery and sewing	-	-	3	3	3.6
Spinning and weaving	1	-	1	2	2.4
Beading	-	-	3	3	3.6
Basket-making	1	-	-	1	1.2
Ceramics	1	-	-	1	1.2
Other handicrafts	2	-	-	2	2.4
Coiffure	-	-	14	14	16.7
Grocery	-	8	-	8	9.5
Stationary shop	-	1	-	1	1.2
Clothing sales	-	4	-	4	4.8
Flower arrangement	-	-	1	1	1.2
Gold trade	-	1	-	1	1.2
Livestock sales (sheep)	-	1	-	1	1.2
Other trade	-	2	-	2	2.4
Printery	-	-	1	1	1.2
Video shop	-	-	1	1	1.2
Child care	-	-	1	1	1.2
Dental clinic	-	-	1	1	1.2
Radio/television repair	-	-	1	1	1.2
Unspecified	1	-	2	3	3.6
Total Number	12	17	55	84	100.3
Total Percent	14.3	20.2	65.5	100.0	

*Distinctions between production and services for certain activities are based on whether the activity produces goods for initial entry to the market (for example, sews new clothes) or provides a service for goods belonging to customers (such as sewing repairs).

Home-Based Businesses and Businesses Based Outside Homes

Home-based businesses make up three quarters of all the businesses captured in the sample. Heavy representation of home-based businesses among women's microenterprises has been found in other studies both in the region (such as Wiedemann, 1992) and in other regions of the world. Locating a business in the home can allow women greater flexibility in managing their diverse responsibilities as income-earners, mothers, and wives, and also requires less capital for start-up and operation. Home-based businesses are often systematically undercounted in terms of their number, contributions to national economies, and contributions to household income. The high proportion of home-based businesses among women's microenterprises revealed in this study highlights the need for formulating policies that take into account the specific characteristics of these types of businesses. It also points toward opportunities for targeting women's home-based enterprises for microcredit and other business development services.

Women's home-based businesses are more likely to be informal than are women's businesses located outside of their homes. Indicators of levels of formality show statistically significant differences between businesses based inside versus outside of women's homes (Figure 4.1). First, 85 percent of businesses based outside the home were formally registered whereas only 12.7 percent of home-based businesses were registered. Approximately 87 percent of home-based businesses do not maintain written accounting books as compared with 43 percent of businesses based outside the home. Although only a minority of each type of business maintains a checking account, the proportion of businesses based outside the home with a checking account is significantly higher than the proportion of home-based businesses. Home-based businesses also tend to be smaller, have fewer full-time paid employees and fewer unpaid workers, operate fewer months per year, and have lower gross monthly incomes than businesses based outside women's homes (Table 4.7).

Figure 4.1: Indicators of Formality for Women's Businesses Based Inside and Outside Homes

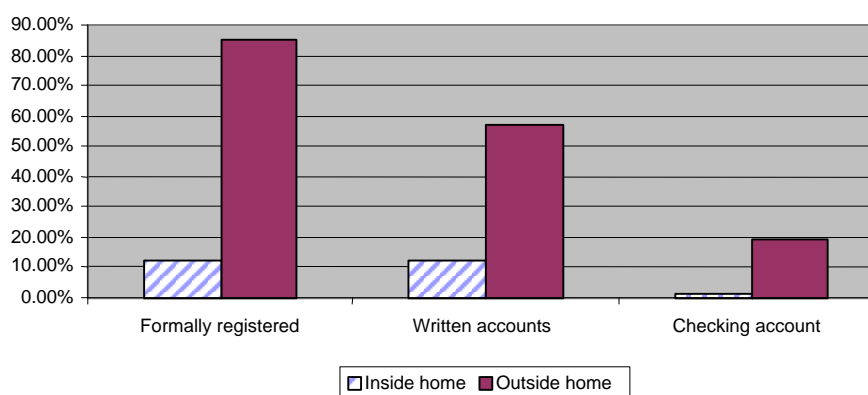


Table 4.7: Statistically Significant Differences between Women's Businesses Based Inside Versus Outside Homes

Indicator	Location of Business	
	Inside Home	Outside Home
Mean number of full-time workers	0.25	1.76
Utilizes unpaid family workers	25.4%	57.1%
No unpaid family workers	74.6%	42.9%
Mean months/year in operation	7.34	10.00
Mean hours/year worked	1,055.0	2,210.0
Mean gross monthly income	69.91	216.25

Women with home-based businesses are more likely to be sole proprietors than are women with businesses based outside their homes: more than 87 percent of women with home-based businesses were sole proprietors as compared with 52 percent of women with businesses outside their homes. Twenty-nine percent of women with businesses based outside their homes were in partnerships with formal shares and 14 percent were in family partnerships without formal shares. However, all the women are substantively involved in management of their businesses. More than 93 percent of women with home-based businesses and 95 percent of women with businesses outside their homes indicated they are either the sole decision maker or play an important role in decision making in managing affairs of the business.

Women with businesses based outside their homes reported much higher initial financial investments in these businesses than did women with home-based businesses. The mean initial investment for businesses based outside the home was 6,591.18 JD as compared with.09 JD for home-based businesses (total mean initial investment = 1,63.82 JD). Women with businesses based outside their homes are also making greater time investments than women with home-based businesses. Businesses based outside the home are open more months per year, and their proprietors are working longer hours and more days than proprietors of home-based businesses. These investments in businesses based outside the home are reflected in their significantly higher gross monthly incomes.

Figure 4.2: Business Income as Proportion of Total Household Income for Women's Home-Based Businesses

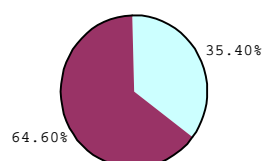
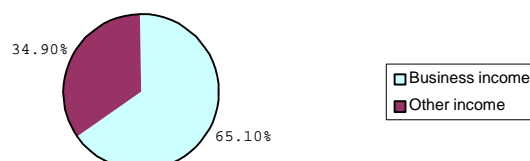


Figure 4.3: Business Income as Proportion of Total Household Income for Women's Businesses Based Outside Home



Businesses based outside the home also provide a much higher proportion of total household income, at approximately 65 percent (Figures 4.2 and 4.3). This may be influenced by the higher likelihood for women with businesses based outside their homes to be divorced or widowed, and thus to be primary providers for their households. In contrast, women with home-based businesses are more likely to be single and thus may be more likely to retain their earnings for personal spending rather than contribute to household incomes.¹ Nevertheless, the proportion of household income provided by home-based businesses, at 35 percent, is also substantial. Despite their smaller size, higher levels of informality, and lower gross incomes, women's home-based businesses are providing critical income in support of households. It is also of note that the findings reveal no significant correlations between age, educational level, or presence of children in the household with location of business.

Loan Histories and Credit Opportunities

*Approximately one-fifth of all women active in microenterprise in the survey sample have ever borrowed money for operating capital for their businesses. Among the population of women who have ever borrowed money (n=18), more than half of them procured loans from family members, with a mean loan amount of 1,078 JD (Table 4.8). Loans taken out from friends or through participation in informal rotating credit groups, or *gamaya*, tended to be*

¹ This relationship does not quite reach statistical significance.

for small amounts of money, less than or equal to 200 JD. Two women in the sample had borrowed capital from money-lenders, at amounts of 460 JD and 2,000 JD. One woman had taken a loan from the Industrial Development Bank for the amount of 8,000 JD, and two women had taken loans from non-governmental and governmental organizations for respective amounts of 3,000 JD and 1,625 JD.

Fourteen percent of all the women in microenterprise have ever sold personal property as a means for acquiring operating capital. The mean value of property sold for business investment purposes is 787.50 JD (n=12).

The majority of all women in microenterprise expressed a desire to expand their business in coming years. *Fifty-seven percent of women with home-based businesses and 86 percent of women with businesses based outside their homes reported they would like their business to grow larger over the next several years.*² A larger proportion of women with businesses based inside their homes indicated they would like their business to remain the same size than women with businesses based outside their homes. Approximately 8 percent of women with home-based businesses and 10 percent of women with businesses outside their homes reported they were considering leaving the business altogether.

Table 4.8: Sources and Amounts of Capital among Women Who Have Ever Borrowed for Business Investment

Source	No. of Responses	% of Cases (n=18)	Mean Amount (JD)
Loan from relatives	10	55.6	1,078
Loan from friends	1	5.6	200
Loan from money-lender	2	11.1	1,230
<i>Gamaya</i>	2	11.1	129.50
Loan from bank	1	5.6	8,000
Loan from NGO or government	2	11.1	2,312.50

Among those women who reported that they would like to expand their business, the most frequently cited strategy for growth was to handle larger quantities of products. Investing in machinery or equipment was the second most frequently cited strategy, identified by 23 percent of women with interests in expansion. Nineteen percent of the women indicated they would like to expand their marketing base, and 17 percent reported they would like to expand inventory by producing or selling new items or services. Another 17 percent reported that they would like to expand by either investing in their business premises or moving their business to a larger space.

The majority of women interested in expanding their business reported they had not thought about taking out a loan as a means for business growth. Nor was there any difference between women with home-based businesses and women with businesses outside their homes on this point: precisely 72 percent of each population said they had not considered taking out a loan, and 28 percent said that they had considered doing so. However, there was

² At p=0.06, this difference does not quite meet significance cutoff of 0.05.

a significant difference in the size of loans desired by women who had considered this as a means of business growth. *The mean loan size considered by women with home-based businesses was 990 JD (n=10) as compared with 3,625 JD (n=4) for women with businesses based outside their homes. The total mean loan size considered by all these women was 1,743 JD.*

Approximately one-third of the businesswomen who had considered taking out a loan said they would go to a bank for a loan, and almost one-half of them reported they would approach one of the governmental or non-governmental organizations for a loan.³ One-fifth of them said that they would request a loan from relatives. Approximately one quarter of these women indicated they had collateral that would assist them in securing a loan—in the form of land or buildings—while three quarters had no collateral whatsoever. There were no correlations between type of lending institution considered or availability of collateral assets with location of business inside and outside homes.

In sum, these findings indicate that there is comparable interest in the use of credit among women with home-based businesses as with businesses based outside their homes. Although the potential for larger loan amounts is significantly higher among women with businesses based outside their homes, the potential for gross number of loans extended is higher among women with home-based businesses, because they are a much larger population.

Nevertheless, the relatively low proportion of women who had not even thought about taking out a loan for business expansion indicates that the use of credit is not widely regarded as a feasible business strategy, even though a majority of businesswomen do want to expand their operations.

**Table 4.9: Reasons Women Cited for
Not Considering a Loan for Business Expansion**

Reasons	No.	%
Opposed to interest	12	30.8
Interest rates too high	5	12.8
Too much risk	5	12.8
No collateral	3	7.7
No capital	3	7.7
Irregular income	3	7.7
Am too busy/too many household responsibilities	2	5.1
Husband disagrees	1	2.6
Health problems	1	2.6
No one encourages me to do it	1	2.6
Don't know	1	2.6
Other	2	5.1
Total	39	100.1

³ Specific lending institutions mentioned by name included Housing Bank, Princess Basma Center, Association for Orphans, and Ministry of Social Development.

As shown above in Table 4.9, there is a wide range of reasons cited by women for not considering credit opportunities as a means for expanding their businesses. Opposition to interest was the most frequently cited reason, by almost one-third of respondents to the question. Financial concerns—such as high interest rates, financial risk, lack of capital, and irregular income—were also frequently cited as reasons for not considering loans. Lack of collateral does not appear to be a major constraint on women’s consideration of taking out loans, as only 8 percent of respondents cited this as a primary reason for not thinking about loan opportunities and, as noted above, three quarters of those who had considered loans did not have any collateral.

Problems and Constraints Experienced by Women in Microenterprise

The range of problems that women confront in running their businesses is comparable between home-based businesses and businesses based outside the home, but there are some substantive differences in the degree to which specific problems are experienced by the two types of businesses as constraints to growth and operations. As shown in Table 4.10, *financial problems topped the list of concerns by women with home-based businesses as well as women with businesses outside their homes. Lack of capital was identified as a critical problem by approximately 40 percent of both groups.* Customer defaults on accounts receivable was identified as a big problem by approximately one-fifth of each population. But constraints on business space, which can be an indicator of lack of capital for expanding operations, appears to be a slightly greater problem for home-based businesses.

Table 4.10: Proportion of Women Identifying “Big Problems” Experienced in Managing their Businesses Inside versus Outside Homes

“Big Problem” Identified	Location of Business	
	Inside Home	Outside Home
Business undercapitalized	40.3%	40.0%
Space constraints	23.8%	19.0%
Competition from larger businesses	22.2%	38.1%
Customer delays in paying bills	19.4%	20.0%
Too many similar businesses in area	19.0%	42.9%
High cost of credit	19.0%	33.3%
Lack of access to credit	17.5%	28.6%
Lack of knowledge on marketing	14.3%	4.8%
Low demand in market	11.1%	14.3%
Community criticism of my working	11.1%	4.8%
Tax problems	11.1%	42.9%
Difficulty finding well-qualified workers	1.6%	23.8%
Lack of support in child care	4.8%	22.2%
Lack of freedom to come and go	9.5%	14.3%
Government regulations	6.3%	14.3%
Difficulty in dealing with government inspectors	3.2%	14.3%

A higher proportion of businesses based outside the home identified lack of access to credit and the high cost of credit as a critical constraint than did home-based businesses. These findings contrast with the data discussed above that indicate comparable interest in credit opportunities between home-based businesses and those based outside the home. This apparent contradiction—that both types of businesses have comparable interest in credit while businesses based outside the home perceive lack of access to credit as a greater constraint—may indicate that respondents in the latter group have explored credit opportunities in more depth and subsequently become more discouraged about limited access. It may also reflect a pattern whereby women with businesses based outside their homes are interested in larger loan amounts, which can generally be procured only from lending organizations, such as banks and/or NGOs, that have more constraints and collateral requirements than do relatives, friends, or *gamaya*.

Differences in levels of formality between businesses based inside and outside the home are reflected in their patterns of concerns over taxes, government regulations, and government inspectors. Approximately 43 percent of women with businesses based outside their homes identified taxes as a critical problem, as compared with only 11 percent of women with home-based businesses. Because home-based businesses tend to be more informal, they are more likely to evade taxation and thus less likely to identify payment of taxes as a problem. Higher proportions of women with businesses based outside their homes identified government regulations and inspectors as big problems than did women with home-based businesses. This also reflects patterns whereby businesses located outside homes are more likely to be formally registered and thus more likely to interact with inspectors and deal with regulatory frameworks. However, the proportions of women in this population who identified these as big problems was low, at about 14 percent, indicating that overall they are not major constraints.

Market competition and saturation of markets—measured as “competition from larger businesses” and “too many similar businesses in area”—were identified as big problems by much higher proportions of businesses based outside homes, and low market demand was identified as a big problem by a slightly higher proportion of businesses based outside homes. In contrast, lack of knowledge about marketing appears to be a greater constraint for women with home-based businesses.

Sociocultural constraints, measured in terms of constraints on women’s mobility, experience of community criticism, and inadequate support in child care, were not identified as major difficulties by very large proportions of either population of women with businesses. These findings contrast sharply with the argument of earlier studies that women’s lack of mobility constitutes a major constraint to their participation in economic activities (for example, DOS/Fafo, 1998), and would probably be different if women not currently working were asked the same questions. Difficulties experienced with mobility appear to be slightly greater for women with businesses outside their homes than for women with home-based businesses. This is not a surprising finding when one considers that these women are also more likely to be mobile, as they travel between home and their place of business, and are thus more likely to confront constraints on their movements.

A significantly higher proportion of women with businesses based outside their home, approximately 22 percent, identified lack of support in child care as a big problem than did women with home-based businesses, which was at about 5 percent. Women with home-based businesses often have more flexibility in managing simultaneous responsibilities of child care, domestic work, and their business operations. However, although higher proportions of women with businesses based outside their homes are experiencing difficulties with child care, it is important to note that they are also successfully managing their responsibilities to the extent that they are able to maintain their businesses.

Attitudes about Women in Business

Not surprisingly, the majority of women involved in microenterprise believe running a business is a valuable and good activity for women to engage in. *The primary reason identified for why it is a good idea for a woman to run a business is for increasing family income and thus improving the well-being of her household.* Other reasons identified include attaining financial independence, proving one's capabilities and expressing one's personality, increasing self-confidence and personal knowledge, and playing an active role in society.

More than half of the women in microenterprise believe it is no easier or harder for women to run a business than it is for men. Approximately 30 percent of them think it is harder, and 17 percent think it is easier for women to run a business. Reasons most frequently cited for why it is harder for women than men to run a business include women's greater domestic responsibilities, men's greater ease of mobility, and the belief that men are more "able" in business affairs than women. Explanations for why it might be easier for women to run a business include that they take greater care of their business than men, show greater responsibility, are more patient, have better social and interpersonal skills, and think more strategically about the future.

Despite their individual activities in microenterprise and their general support for women's participation in business, 56 percent of these women said they would rather have a full-time job than run their own business. Given the high rates of unemployment in Jordan, this may indicate that many of these women have sought opportunities in microenterprise as a secondary strategy after unsuccessfully procuring full-time employment. And, bearing in mind the generally low schooling levels of women in microenterprise, it may also reflect the disadvantages of these women in terms of education and training in competing for jobs in the formal sector and their inability to procure a job even if they wanted to. Women's explanations for why they prefer running their own business to having a job primarily revolve around advantages of flexibility in terms of time, child care, educational level, and mobility (Table 4.11).

Table 4.11: Reasons Why Women Prefer Running a Business to Having a Job

Reason Why Prefers Own Business to a Job	No.	%
Job requires more commitment and responsibility	7	19.4
Can work at home	7	19.4
Can care for children	1	2.8
No time for a full-time job	1	2.8
Provides fairly good income	2	5.6
Job requires a degree	3	8.3
More independence	1	2.8
Freedom of mobility	4	11.1
Prefer freedom to manage enterprise	4	11.1
Love for the field	3	8.3
Is better because woman can avoid working with men	2	5.6
Builds the individual	1	2.8
Total	36	100.0

There appears to be a somewhat greater sense of satisfaction with their current employment situation among women in production and services than among women in the commercial sector. Seventy-five percent of women in services and 83 percent of women in production indicated that if they could do it all over again they would start up the same type of business. A significantly smaller proportion of women in the commercial sector, at 41 percent, indicated that they would not do anything differently. It is not so much that women in the commercial sector would either prefer to have a salaried job or not work at all, but that if they could do it all over again they would change the nature of their business. Although women in commerce appear to be comparably satisfied with running their own business as women in production or services, they expressed significantly more interest in opening a *different kind of business* than the one in which they are currently engaged. This may reflect the higher proportion of family businesses in the commercial sector, as discussed earlier, in which women have less choice about the type of business they undertake as they are expected to take over the family business. It may also be an indication of a slightly more entrepreneurial attitude among women in the commercial sector, as they show more interest in new ventures and in diversifying their business pursuits.

KEY FINDINGS

Characteristics of Women in Microenterprise

Female Participation Rates in Self-Employment Activities. Approximately 2 percent of all Jordanian women are currently engaged in intermittent short-term or seasonal income-earning activities. The majority of these women also work in agriculture, microenterprise, or a formal sector job, indicating they have pursued short-term/seasonal work as one among a set of individual income-earning strategies. The rate of female participation in

microenterprise activities is approximately 1.5 percent, and about 12 percent of all currently working Jordanian women are engaged in microenterprise.

Educational Levels, Marital Status, and Regional Distribution. Educational levels of women in microenterprise are generally low. Although the majority have completed basic education, only 20 percent of the women have completed secondary school or higher education. Sixteen percent have no schooling whatsoever. Two-thirds of women in microenterprise are married and one quarter of them are single; more than half have children under the age of 14 living at home. Two-thirds of the women live in the middle region of Jordan, and 87 percent of them reside in urban settlements.

Training Experience. The majority of women in microenterprise have not undertaken any training in either technical skills or business management skills, but have learned how to run their business through the trial and error of experience. For the minority who have undertaken training, courses taken are primarily concentrated on technical skills for the production sector. The types of training opportunities available to women do not meet the full range of actual skills they need to run their businesses.

General Business Operations

Businesses Based Inside and Outside Women's Homes. Approximately three quarters of women's businesses in Jordan are home based. These home-based businesses tend to be smaller, more informal, operate fewer months per year, have fewer full-time paid employees and fewer unpaid family workers, and have lower gross monthly incomes than women's businesses based outside the home.

Business Age, Size, and Proprietorship. The mean age of women's businesses is 10.6 years, and the range in age in the sample was from 1 year to 48 years. More than three quarters of women in microenterprise are sole proprietors of their business. Women with home-based businesses are more likely to be sole proprietors than are women with businesses based outside their homes. About 17 percent of all the businesses employ full-time workers, and 8 percent employ part-time workers. One-third of them utilize unpaid family workers, and businesses based outside the home are more likely to utilize unpaid labor than are home-based businesses.

Sectoral Distribution and Clientele. Sixty-five percent of women's businesses are in the services sector, 20 percent are in the commercial sector, and 14 percent are in production. Most of women's businesses are based on a narrow range of "traditional" skills, such as sewing, embroidery, and production of other handicrafts; provision of beauty services and commercial trade in groceries or clothing are also well represented. Production businesses are more likely to be home based and informal than are commercial or services businesses.

Proportion of Household Income Supplied by the Businesses. Women's businesses are critical sources of financial support for households. Those based outside the home provide approximately 65 percent of total household income while home-based businesses provide 35

percent of total household income. This disparity between the two types of businesses can be attributed to differences in their sizes and gross monthly incomes as well as to differences in life cycle stages of women running them, because owners of businesses based outside the home show a higher representation of divorced or widowed women and owners of home-based businesses show a higher representation of single women.

Financial Characteristics and Opportunities

Initial Business Investments. The total mean initial investment was 1,764 JD. Women with businesses based outside their homes made significantly higher initial investments, with a mean of 6,591 JD, than women with home-based businesses, who showed a mean of 324 JD.

Loan Histories. About 21 percent of all women active in microenterprise have ever borrowed money for their businesses. More than half of these women borrowed from family members, with a mean loan size of 1,078 JD. One woman took a loan from a bank for the amount of 8,000 JD, and two women borrowed from non-governmental or governmental organizations, with a mean loan size of 2,313 JD.

Dynamism among Women's Businesses. There is a great sense of dynamism among women's microenterprises, with the majority of women expressing desire to expand their business in the near future. About 57 percent of women with home-based businesses and 86 percent of women with businesses based outside their homes reported they would like to expand their businesses.

Inclination toward Credit. Loans are not widely considered as a means for business growth among women in microenterprise. Almost three quarters of the women interested in expanding their business had not considered taking out a loan in order to do so, and there were no differences between businesses based inside and outside the home on this point. Opposition to interest, high interest rates, and the financial risk were the most frequently cited reasons for not considering taking out loans. However, evidence suggests that in areas where opposition to interest exists based on sociocultural beliefs, such opposition declines as a barrier to lending as more individuals to benefit from credit programs.

Credit Opportunities. The total estimated mean loan size among those women who had considered taking out a loan is 1,743 JD. Loans considered by women with home-based businesses are significantly smaller, with a mean of 990 JD, than loans considered by women with businesses based outside their homes, at a mean of 3,625 JD. This indicates that businesses based outside the home show potential for larger loan sizes. However, the potential for gross number of loans extended is significantly higher among women's home-based businesses.

Problems and Constraints Experienced by Women in Microenterprise

Lack of Capital. The single biggest constraint confronted by all women with businesses, whether or not they were home based, was a lack of operating capital. More than 40 percent of all the women reported their business was undercapitalized. This indicates a critical need for financial support among all women in microenterprise and points out the potential for expanding microfinance services to these women. A secondary, related problem reported by about 20 percent of all the women was customer defaults on accounts receivable.

Lack of Access to Credit. About 29 percent of women with businesses based outside their homes and 18 percent of women with home-based businesses reported that lack of access to credit was a significant problem for them. In addition to pointing out that access to credit is a critical problem, these data indicate that these women would potentially take advantage of expanded access to credit opportunities to alleviate their capital constraints.

Market Saturation and Marketing. Competition from similar businesses and low market demand were identified as critical problems by women with businesses based outside their homes, and were less of a problem for women with home-based businesses. In contrast, women with home-based businesses appear to have less experience and knowledge about marketing their goods and services than do women with businesses based outside their home.

Taxes and Regulations. Significantly higher proportions of women with businesses based outside their homes reported experiencing major difficulties with payment of taxes, government regulations, and government inspectors. This reflects that businesses based outside the home are more likely to be formalized and thus more likely to be paying taxes, coping with regulatory frameworks, and interacting with inspectors than home-based businesses. Difficulty in paying taxes also reflects capital constraints of these businesses.

Sociocultural Constraints. The proportion of women reporting major difficulties in terms of physical mobility or community criticism was relatively small. Women with businesses based outside their homes reported more difficulties in arranging child care than did women with home-based businesses, who generally have more flexibility in managing simultaneous responsibilities of domestic work and income-earning work.

CHAPTER FIVE

WOMEN AND AGRICULTURE

Agriculture accounts for only 8 percent of Jordan's GDP and 7 percent of the formal labor force, but it was also one of the fastest-growing sectors of the national economy between 1986 and 1992 (OCSD, 1994). According to the World Bank, Jordan's agricultural production index almost doubled between 1980 and 1995 (WDI, 1997).¹ Although agricultural production in Jordan is limited by the scarcity of arable land and water resources, the country's high costs of annual food imports, growing population, and increasing rural to urban migration point out potential benefits to increasing investments in the sector. Most agricultural activities are concentrated in the Jordan River valley and northern regions of the country, although small-scale farming, livestock rearing, and agroprocessing activities are scattered throughout the country in rural, peri-urban, and urban areas.

Based on this study, the rate of female participation in agricultural activities in Jordan is 4 percent. In other words, 4 percent of all Jordanian women are engaged in agricultural production, animal husbandry, agricultural processing, and/or agricultural wage labor. This is the same rate as the gender-aggregated participation rate in agriculture, which shows that 4 percent of all Jordanians—men and women—are employed in the sector (Sattar et al., 1995).

Agricultural activities measured in this study encompass women's informal as well as formal participation, including unpaid and paid labor on family farms, unpaid and paid labor on women's land, wage labor, tending of livestock, and processing of agricultural goods. Types of work measured by the survey also span the scale of operations, from subsistence production to income-generating activities—such as small-scale marketing of eggs—to microenterprise—such as production of crops for sale to markets or shops. Agricultural work generally conforms to seasonal cycles of productivity. However, activities represented in this chapter are distinguished from those covered in the earlier section on short-term and seasonal work in that they were identified by respondents as regular and ongoing, despite cyclical seasonal fluctuations in work demands.

The findings indicate significant differences in the nature of women's agricultural participation according to whether their inputs are made to land owned, rented, or sharecropped by the women individually or by their households, so much of this chapter looks closely at defining characteristics of these two categories of women's agricultural work. The chapter begins with a brief discussion of the particular demographic characteristics of women in agriculture, including analysis of factors of marital status, age, education, household wealth, and size of landholding. We then analyze characteristics of women's participation in agricultural production by looking at variables of land management, agricultural labor, and marketing of crops. The chapter ends with brief discussions of women's roles in animal husbandry and agroprocessing and women's activities in agricultural wage labor. A summary of key findings ends the chapter.

¹ This index measures agricultural production for each year relative to the base period of 1989-1991.

CHARACTERISTICS OF WOMEN IN AGRICULTURE

Seventy percent of all women who are economically active in agricultural work—including agricultural production, animal husbandry, agroprocessing, and agricultural wage labor—are married. This is more than three times the number of never-married women, who make up 20 percent of the female agricultural labor force. Approximately 9 percent are widowed and 1 percent are divorced or separated. Among those women active in agricultural production, married women constitute the majority of those who personally own, rent, or sharecrop land as well as of those who work on family land. However, a higher proportion of widowed women work on their own land than on land that is owned, rented, or sharecropped by their families. In contrast, the proportion of single, never-married women working on family land is double the proportion of never-married women working their own land (see Table 5.1).

Table 5.1: Marital Status of Women in Agricultural Production by Primary Landholder

Marital Status	Primary Landholder				Total	
	Household Owns, Rents, or Sharecrops		Woman Owns, Rents, or Sharecrops			
	No.	%	No.	%	No.	%
Single	26	18.7	2	9.1	28	17.4
Married	107	77.0	13	59.1	120	74.5
Divorced	1	0.7	-	0.0	1	0.6
Widowed	5	3.6	7	31.8	12	7.5
Total	139	100	22	100	161	100

These findings contrast sharply with marital status structures of the total female labor force, which show that married women are much less likely to be labor force participants than are single women (for example, Mujahid, 1985; Sattar et al., 1995; DOS/Fafo, 1998). This illustrates that married women are economically active in informal agricultural work that is generally not counted by many labor force surveys. It also indicates that married women are participating in the agricultural labor force in much larger proportions than in other sectors of the economy. The majority of these women participate in agricultural production on family farms, with no remuneration for their labor, little role in decision making about the land, and little control over income resulting from their labor inputs. Much of their informal labor is characterized as subsistence production or small-scale income generation.

Age and marital status appear to be strongly correlated with women's roles in agricultural production, and particularly their roles in land management and provision of labor inputs to the land. Women over the age of 60 are more likely to have greater control over land management decisions than are women under the age of 20, but women between the ages of 40 and 60 were most likely to indicate they had sole control over management decisions. As shown in Table 5.2, the mean age of 36 years for women with no role in land management was considerably lower than the mean age of 49 years for women with sole control over management. Fifty-four percent of women with sole control over land management were

widowed and 46 percent were married. There were no cases of single women indicating they had more than minor input to land management decisions, not a surprising finding because they are primarily young never-married women who work on their families' farms.

Table 5.2: Mean Age of Women by Role in Land Management

Woman's Role in Land Management	Mean Age	No.
None	36.14	59
Minor	40.89	35
Important	41.14	22
Sole Control	48.62	13

Yet younger women were more likely than older women to have provided labor inputs to the land. Fifty-three percent of the women who personally worked on the land were under the age of 40, and 76 percent were under the age of 50. This suggests that older women who are more likely to play important roles in management are less likely to engage in labor. It may also be an indication of recent growth in the agricultural sector, with younger women filling increasing needs of the agricultural labor force.

Approximately 43 percent of all women in agriculture have no schooling while 48 percent have only primary or preparatory schooling. Only 9 percent of the women have secondary schooling or higher education. However, level of education, size of landholding, and gross amount of household income are not significant factors shaping women's participation in land management or their labor inputs to land. More than half of the women who claimed they have sole control over land management decisions have primary education and more than 30 percent have no education. Although women in the sample with higher education were more likely to have sole control rather than no control over management decisions, the actual number of this population in the sample—six—is too small to test for any significance.

In contrast with Shami and Taminian's research in Dead Sea valley farming communities, where they found that women's participation in production tended to be higher on larger farms (1990), these data indicate that landholding size is not significantly correlated to women's role in management decisions or women's labor inputs. The findings also contrast with Shukri's findings in northern Jordan that women in wealthier farming households tend to do no agricultural work except supervisory duties (1996). In this sample, households in which women personally work on the land are generally wealthier than those in which women do not work on the land. The mean gross monthly income in the 12 months preceding the survey of households where women provide labor inputs to land is 353 JD as compared with 277 JD for households where women do not provide labor inputs.

CHARACTERISTICS OF FEMALE PARTICIPATION IN AGRICULTURE

About 4 percent of all Jordanian women are active in agricultural activities. More than half of these women work on family farms, on land that is either owned, sharecropped, or rented by their households. Less than 1 percent of the total survey sample, and 11 percent of women who participate in agriculture, farm their own personal land rather than family land. Sixty-eight percent of the women engaged in farming personal landholdings rightfully own their land, 23 percent sharecrop land, and 9 percent rent land. Forty-two percent of the female agricultural labor force participates in animal husbandry activities, 17 percent in small-scale agroprocessing of dairy products, and 12 percent in agricultural wage labor.

Women's Activities in Agricultural Production

The three primary variables used in the survey for measuring female participation in agricultural production were (1) role in land management; (2) role in agricultural labor or whether or not she personally works on the land; and (3) role in marketing of crops. *The single most critical factor in shaping the nature of women's participation in agricultural production is whether women's inputs are made to land owned, rented, or sharecropped by themselves individually or to land owned, rented, or sharecropped by the woman's household.*² The data indicate statistically significant differences in a number of aspects of female participation between these two categories of women's agricultural work, including in aspects of management, labor, marketing, and income expenditures.

However, agriculture is historically a predominantly male economic activity in Jordan and the number of women farming their own land is very small, at approximately 1 percent of the Jordanian population and 11 percent of the total female agricultural labor force. According to predominant inheritance rules, daughters and sons are equally entitled to inherit land. In practice, however, most daughters waive rights to claim their land inheritance, which is then taken over by their brothers or other male relatives in their father's family. Although qualitative research revealed that practices of inheritance appear to be experiencing some change, with more young women increasingly exercising their rights to claim land, these data suggest that change is slow and not yet widespread or significant.

Roles in Land Management

Women who engage in agricultural production on land they personally own, rent, or sharecrop are more likely to play a greater role in managing the land, marketing crops, and controlling expenditures of agricultural income independent of their husbands or fathers. As shown in Table 5.3, 42.9 percent of women who own, rent, or sharecrop their own land claim they have either sole control over or an important role in management decisions pertaining to

² Significance testing for discrete sub-categories was not conducted because of the small numbers of responses in the latter set of categories (land owned by women, land sharecropped by women, land rented by women).

the land. In contrast, only 24.1 percent of women working on household land identified their role in land management as either important or having sole control.

Table 5.3: Women's Role in Land Management on Household Land and Women's Land

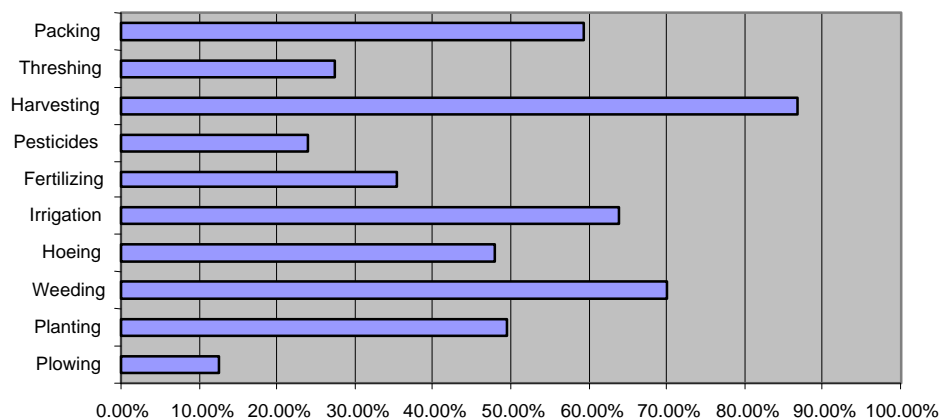
Woman's Role in Land Management	Primary Landholder		Total (No.)
	Household Owns, Rents, or Sharecrops	Woman Owns, Rents, or Sharecrops	
None	46.3%	42.9%	59
Minor	29.6%	14.3%	35
Important	17.6%	14.3%	22
Sole control	6.5%	28.6%	13
Total Number	108	21	129
Total Percent	100%	100%	

Almost half of the women who own, rent, or sharecrop their own land also claimed they play no role in land management; in the majority of these cases, the woman's husband was the primary decision maker on management issues concerning land the woman herself owned, rented, or sharecropped. One possible explanation for this may be that although these women have made claims to land, it is being actively farmed by their husbands or other relatives. Another explanation may be that the woman's land has been incorporated into other household plots that are farmed as a single unit under the direction of the male head of household.

Agricultural Labor Inputs

Women who own, rent, or sharecrop their own land are also slightly less likely to personally work on their own land. Sixty-two percent of women with their own land provided labor inputs to the farms as compared with 85 percent of women who provided labor inputs to household land. Women's labor inputs include a wide range of agricultural activities. Eighty-seven percent of the women participate in harvesting, 70 percent in weeding, 64 percent in irrigation activities, 60 percent in sorting and packing crops, 50 percent in planting, 48 percent in hoeing, and 36 percent in fertilizing. Less than 35 percent of the women engaged in agricultural labor indicated they participate in plowing, mulching, pesticide application, threshing, or land configuration.

Figure 5.1: Proportion of Women in Agriculture Providing Specific Types of Labor Inputs



Marketing and Consumption Patterns

Previous studies have shown that women play little or no role in marketing of agricultural goods, including women who are very active in other agricultural activities (for example, Shami and Taminian, 1990). The findings of this study confirm that marketing of agricultural goods is primarily a male activity in Jordan, but they also offer new insights into how women's roles in agricultural marketing vary depending on whether they are working on their own land or household land.

The data show that women who own, rent, or sharecrop their own land are significantly more likely to engage in marketing of crops than women working on land that is owned, rented, or sharecropped by their households. Approximately 14.3 percent of women farming their own land indicated they participate in marketing of crops as compared with only 1 percent of women working on household land. As shown in Table 5.4, husbands' and fathers' participation in marketing is significantly higher for crops produced on household land than on women's land. In contrast, participation in marketing by other males in both the husbands' and parents' families is higher for crops produced on women's land than on household land. This pattern is partly influenced by the higher proportion of older, widowed women—without husbands or fathers—who farm their own land as compared with household land, and illustrates that these women draw support in marketing activities from a range of male household and family members.

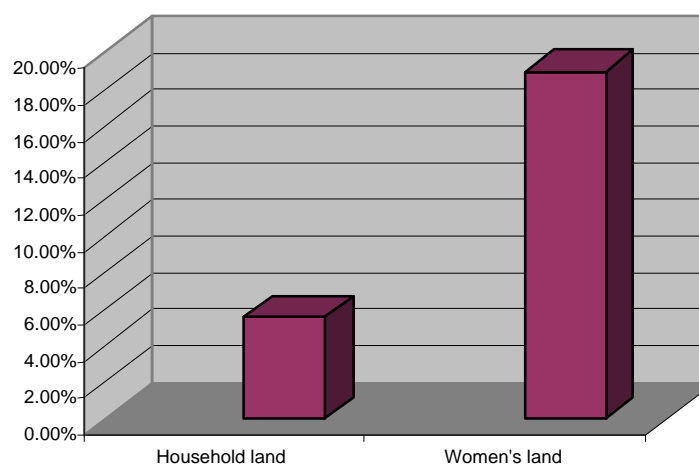
**Table 5.4: Primary Seller of Crops
Produced on Household Land and Women's Land**

Primary Seller of Crops	Primary Landholder		Total (No.)
	Household Owns, Rents, or Sharecrops	Woman Owns, Rents, or Sharecrops	
No crops are sold	33.3%	23.8%	39
Woman herself	1.0%	14.3%	4
Husband	27.5%	14.3%	31
Father	14.7%	0.0%	15
Other men from father's family	7.8%	19.0%	12
Other men from husband's family	5.9%	9.5%	18
Not cultivated	3.9%	4.8%	5
Other	5.9%	14.3%	9
Total Number	102	21	123
Total Percent	100.0%	100.0%	

Moreover, there are important differences in marketing outlets for crops produced on women's land as compared with household land. *Crops produced on women's land are more likely to be sold to shops and are more likely to be sold to customers directly from their farms than are crops produced on household land.* For example, more than 14 percent of women with their own land indicated that their crops are sold to shops as compared with only 2 percent of women working on household land. In contrast, crops produced on household land are more likely to be sold in regional agricultural markets than are crops produced on women's land. Household-based sales of crops appear to be limited and insignificant, because a small minority of all women farmers—less than 5 percent of those with their own land and less than 3 percent of those working on household land—sell agricultural goods from their house.

However, *crops produced on land owned, rented, or sharecropped by women are also significantly more likely to be utilized for household consumption than are crops produced on household land.* This confirms previous studies that have suggested a large number of women engage in agricultural production for subsistence rather than income-earning purposes. As illustrated in Figure 5.2, 19 percent of the crops produced on women's land are consumed by her household. This is almost four times the proportion of crops produced on household land that are consumed by the household, which is approximately 5.6 percent.

Figure 5.2: Proportion of Crops Produced on Household Land and Women's Land that Are Consumed by Household



Agricultural Income and Loan Histories

The respondent's husband was the primary decision maker on income expenditures for 40 percent of the total sample of women engaged in agricultural production, and the woman herself was the primary decision maker for only 11.5 percent. However, disaggregating these data by primary landholder reveals significant differences in women's abilities to control income as well as in the roles played by male relatives. As shown in Table 5.5, *the proportion of women who are the primary decision maker over agricultural income earned on their own land is almost three times the proportion of women controlling income earned on household land.* Husbands play critical roles in decision making over income earned on both household land and their wives' land. The woman's father is the primary decision maker for 22 percent of the women working on household land, indicating these women are likely working on their fathers' land. But other agnatic male relatives—presumably brothers—and the sons of women with their own land clearly play more important roles in expenditures of income produced on women's own land.

The primary landholder is also a significant factor in shaping the degree to which women can influence expenditures of agricultural income. Women who personally own, rent, or sharecrop land are significantly more likely to play important roles in determining expenditures of agricultural income than are women who work on household land. Approximately 53 percent of women who worked on their own land, which is double the number of women working on household land, said they either play an important role or have sole control over the usage of income earned on the land.

In contrast, 41 percent of women with their own land also indicated they play no role in determining use of income from that land. This is partly because a majority of the crops produced on household land do not result in income but are consumed for subsistence. It may also be an indication that income earned from women's land is subsumed into a larger pool of household income over which the husband, or other head of household, exerts primary control.³

Table 5.5: Primary Decision Maker for Agricultural Income Earned on Household Land and Women's Land

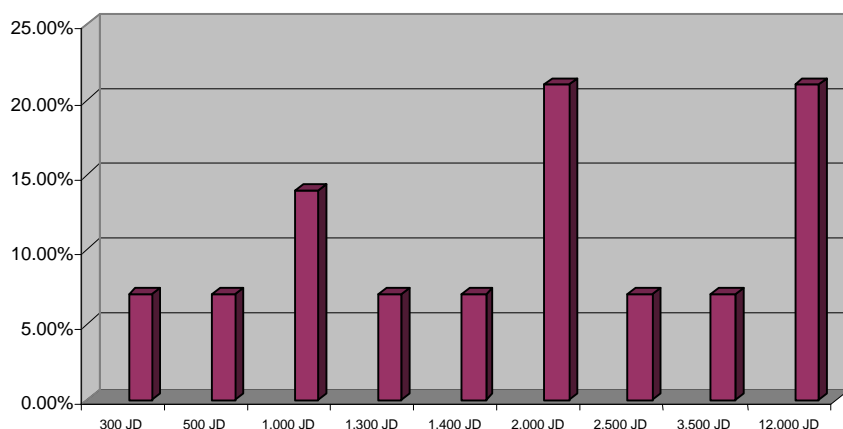
Primary Decision Maker for Income Expenditures	Primary Landholder		Total (No.)
	Household Owns, Rents, or Sharecrops	Woman Owns, Rents, or Sharecrops	
Woman herself	11.1%	29.4%	15
Husband	50.0%	41.2%	52
Father	22.2%	0.0%	20
Other men in father's family	8.9%	17.6%	11
Other men in husband's family	7.8%	0.0%	7
Sons	0.0%	11.8%	2
Total Number	90	17	107
Total Percent	100.0%	100.0%	

³ A detailed study tracking income usage and expenditures would be needed to illuminate these patterns fully.

Respondents were also asked whether they personally receive any income earned from their productive activities on either household land or their own land. The data indicate no correlation between primary landholder and whether or not women receive any income. Approximately 29 percent of women working on household land and 38 percent of women with their own land indicated they do personally receive some income, but this difference is not statistically significant.

Approximately 5 percent of the agricultural households represented in the sample currently have outstanding loans on their land. Only one individual woman in the agricultural sample has a loan out on her land, for the amount of 500 JD. Nine additional agricultural households have loans with values ranging from 300 JD to 12,000 JD and a mean value of 2,511 JD (Figure 5.3).

Figure 5.3: Percentage Distribution of Agricultural Households by Total Value of Outstanding Loans



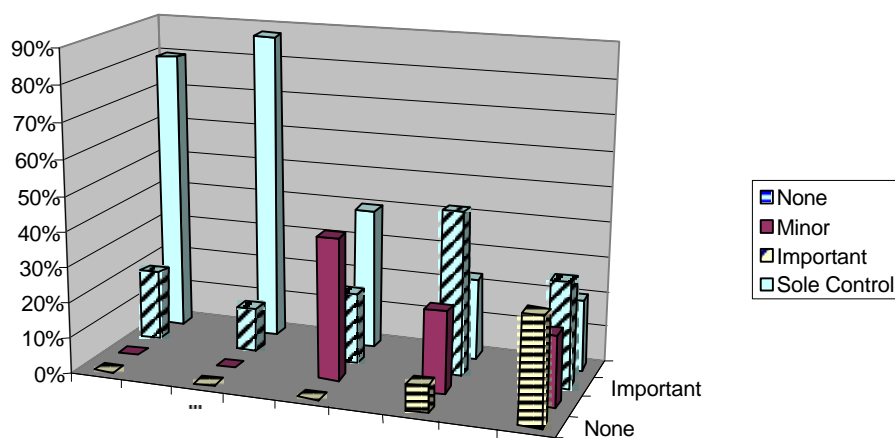
Women's Activities in Animal Husbandry and Agroprocessing

A small proportion of women in the survey sample participate in the care of livestock raised for sale as well as in the processing and sale of animal byproducts. Women are most heavily represented in the raising of poultry and rabbits, with 25 percent of the female agricultural labor force personally owning some of these animals. In more than 55 percent of the total number of households indicating ownership of poultry or rabbits, women themselves owned some of these animals. Twelve percent of the female agricultural labor force owned sheep or goats, 4 percent owned cows, and none owned any beehives.

Approximately 17 percent of the female agricultural labor force are involved in the processing of dairy products. Dairy products are the most frequently sold commodity processed by women in the agricultural sector, with 12 percent of the agricultural respondents indicating that they personally sell these products. Women personally participated in the sale of dairy products in 67 percent of the total households engaged in this activity. An additional 7 percent of women agricultural respondents sell eggs, 6 percent sell poultry or rabbits, and 5 percent sell sheep or goats. No women indicated they participate in the sale of wool or goat hair, although 16 percent of their households engaged in this activity.

The processing and sale of dairy products are also rich sources of income for households in which women are engaged in animal husbandry. The mean income earned by women in the sale of dairy products for the 12-month period preceding the survey was 283 JD. This was more than 5 times the mean income earned by women for the sale of sheep or goats, more than 10 times their income earned from the sale of eggs, and more than 18 times their income earned from the sale of poultry or rabbits. Although the findings indicate that sale of cows can be a rich source of income for households engaged in animal husbandry, these sales are rare and intermittent, with only one household showing earnings of 1,200 JD over the 12-month period. The sale of dairy products was the second-richest source of income for households engaged in animal husbandry, and the sale of sheep or goats was the third-richest source.

Figure 5.4: Role in Income Expenditures among Women Who Receive Income from Animal Husbandry and Agroprocessing Activities



However, women who participate in the processing and sale of dairy products are less likely to personally receive income from this activity than are women who sell eggs. Although 47 percent of women selling eggs personally received income, only 36 percent of the respondents involved in the sale of dairy products did so. Women are also less likely to control income earned from the sale of dairy products than income earned from the sale of eggs, poultry or rabbit, or wool and hair (Figure 5.4). Men in these households—primarily the women’s husbands—for the most part control this rich source of household income. In contrast, women appear to have significantly more control over income earned on their activities related to the sale of eggs and poultry or rabbits than income earned on any of their other livestock activities (Table 5.6).

Table 5.6: Decision Making for Income Earned from Animal Husbandry⁴

Primary Decision Maker	Poultry & Rabbits	Eggs	Cows	Wool & Hair	Sheep & Goats
Woman herself	53.3%	50.0%	16.7%	7.1%	5.8%
Husband	40.0%	20.0%	83.3%	64.3%	75.0%
Husband's male kin	6.7%	5.0%	0.0%	3.6%	0.0%
Husband and woman	0.0%	0.0%	0.0%	3.6%	1.9%
Sons	0.0%	0.0%	0.0%	3.6%	0.0%
Father	0.0%	0.0%	0.0%	10.7%	13.5%
Mother	0.0%	15.0%	0.0%	0.0%	3.8%
Other	0.0%	10.0%	0.0%	7.1%	0.0%
Total Number	15	19	6	29	52
Total Percent	100.0%	100.0%	100.0%	100.0%	100.0%

Women's Agricultural Wage Labor

Basic data on women's participation in wage labor were collected in the survey. The findings indicate that less than 1 percent of the total female population of Jordan, and 12 percent of the female agricultural labor force, work as wage laborers on farms. Contrary to studies that have suggested wage laborers are primarily young, unmarried women and widows (for example, Shami and Taminian, 1990), our findings show that never-married women and currently married women are equally represented, with each group making up 44 percent of the population of agricultural wage laborers. The remaining 12 percent comprises older, widowed women. However, the mean age of women who work on farms for wages is 35.8 years, slightly lower than the mean age of 40.32 for women who had not done agricultural wage labor.

The number of days in the 12 months preceding the survey that these women had engaged in agricultural wage labor ranged from 30 to 240, with a mean of 94 days. Thirty-two percent of the women had worked fewer than 60 days, 32 percent had worked 60 to 100 days, and the remaining 36 percent had worked more than 100 days in the 12-month period.

The mean daily rate earned by the women agricultural wage laborers is 7.13 JD. More than half of the women indicated they earned a daily rate of 3 JD for their labor, while another 20 percent indicated they earned only 2 JD per day. More women retained control over their earnings through agricultural wage laborer than in any other type of agricultural work, with 44 percent of the respondents indicating they had sole control over their income and 20 percent indicating an important role in expenditure decisions pertaining to the income. The woman herself was the primary decision maker concerning income usage in 48 percent of the cases, her father was the primary decision maker in 24 percent of the cases, and her husband in 16 percent of the cases.

⁴ Comparable data for all women involved in the sale of dairy products were not collected because of an inconsistency on the survey.

KEY FINDINGS

Female Participation Rate in Agriculture. The rate of female participation in agricultural activities in Jordan—including agricultural production, agroprocessing, animal husbandry, and agricultural wage labor—is 4 percent. This rate is the same as the total participation rate in agriculture for both women and men.

Female Participation in Agricultural Production

Primary Landholder. One of the most significant factors shaping women's participation in agricultural production in Jordan is whether their inputs are made to land owned, rented, or sharecropped by themselves individually or to land owned, rented, or sharecropped by their households. Women who engage in agricultural production on land they personally own, rent, or sharecrop are more likely to play a greater role in managing the land and controlling expenditures of agricultural income than are women providing inputs to household land. Women who own, rent, or sharecrop their own land are also less likely to personally work on the land and significantly more likely to engage in marketing of crops than women working on household land.

Marital Status and Education. About 70 percent of the women in agriculture are married, 20 percent are single; and 10 percent are separated, divorced, or widowed. Of those women active in agricultural production, women who work on their own land are significantly more likely to be widowed. In contrast, single women are more heavily represented among those who work on household land. Women in agriculture are characterized by very low levels of education: approximately 40 percent have no education whatsoever, and 30 percent have only basic education.

Age and Agricultural Roles. Women over the age of 40 are more likely to play important roles in land management. Young never-married women who are primarily working on family farms generally play no more than a minor role in land management decisions. In contrast, younger women are more likely to provide labor inputs to land than older women.

Marketing Outlets and Consumption Patterns. There are significant differences in patterns of marketing for crops produced on women's land and household land. Crops that are produced on women's land are more likely to be sold either to shops or directly to consumers from the farms whereas crops produced on household land are more likely to be sold in regional agricultural markets. Crops produced on women's land are also significantly more likely to be utilized for household consumption than those produced on household land. This partly reflects the higher representation of widowed women among those with their own land who may be sole providers for their households.

Loan Histories. About 5 percent of the agricultural households in the sample currently have outstanding loans on their land, with a total mean value of 2,511 JD and a range in value from 300 JD to 12,000 JD. Only one woman in the sample had an individual loan out on her land, for the amount of 500 JD.

Female Participation in Animal Husbandry and Agroprocessing

Processing of Dairy Products. Processed dairy products, including yogurt cheese (*labna*) and dried milk (*jamiid*), are the most frequently sold commodities by women in the agricultural sector. About 17 percent of the female agricultural labor force participates in the processing of dairy products, and the majority of these women also participate in the sale of these products. The processing and sale of dairy products can also be important sources of household income, particularly for poor households.

Poultry and Rabbits. One quarter of all the women in agriculture personally own poultry or rabbits. Seven percent of all the women sell eggs, and 6 percent engage in sales of the animals themselves.

Control over Income. Although dairy products are a richer source of income than eggs, women who participate in the processing and sale of dairy products are less likely to personally receive income and less likely to control expenditures of income from this activity than are women who sell eggs, poultry, or rabbits.

Female Participation in Agricultural Wage Labor

Participation Rate and Marital Status. Twelve percent of the total female agricultural labor force and less than 1 percent of all Jordanian women work as wage laborers on farms. Single women and married women are equally represented in agricultural wage labor, each making up about 44 percent of this population, while the remainder is composed of older, widowed women.

Days Worked, Daily Rates, and Control over Income. The mean number of days worked by agricultural wage laborers in the 12 months preceding the survey is 94 days. The mean daily rate earned by the women is 7.13 JD, although more than half of the women earned 3 JD per day and one-fifth earned only 2 JD per day. A higher proportion of women in wage labor retained control over their earnings than in any other type of agricultural work.

CHAPTER SIX

WOMEN'S EMPLOYMENT IN THE FORMAL SECTOR

An abbreviated section on respondents' current and previous employment in the formal sector was included in the survey. Because previous studies have looked closely at women's formal sector employment (for example, DOS/Fafo, 1998; Mujahid, 1985; Sattar, 1995; Shakhathreh, 1995; World Bank, 1994), this study chose to focus on certain aspects of women's formal work for which there are limited data. To better understand formal employment from the perspective of women's life histories, data were collected on both current and previous jobs held, including types of job, full-time or part-time jobs, and the sector of employment. In addition, data were collected on the contribution of women's formal sector earnings to household income and the range of problems experienced by women within the context of the formal sector job.

Our findings confirm that female participation rates in Jordan's formal sector are generally low. The number of women surveyed who either currently hold a full-time or part-time job or had previously held a full-time or part-time job was 594, or approximately 11 percent of the total sample. Almost two-thirds of these women were currently working at the time of the survey and the remaining one-third had worked previously. The proportion of the total survey sample currently employed in the formal sector is a low 7 percent. Of all women currently employed, 94 percent are employed on a full-time basis, and only 6 percent on a part-time basis.

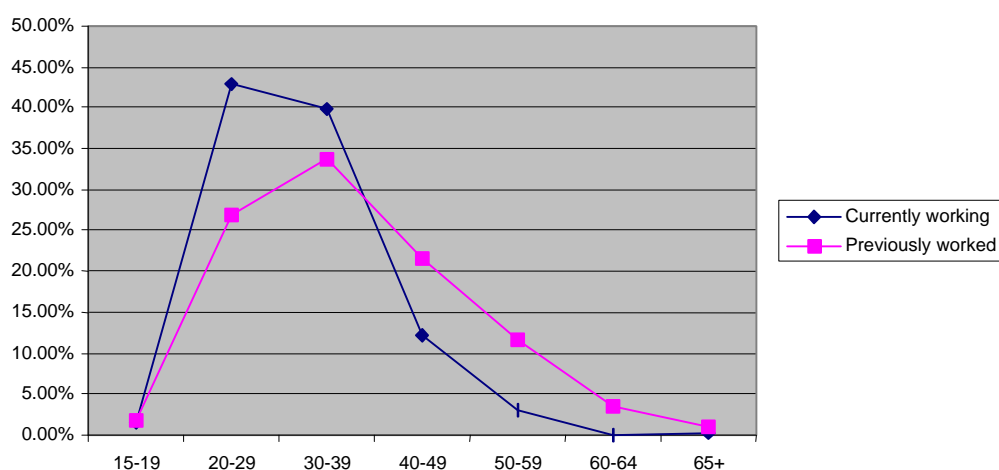
The distribution of women's employment between the public and the private sectors is consistent with the broader pattern whereby Jordan's economy is heavily weighted toward public sector activities. Fifty-nine percent of currently employed women are in public sector jobs, 40 percent in private sector jobs, and the remaining 1 percent with international organizations. The number of women in part-time work is higher in the private sector than in the public sector, with 10 percent of those employed in the private sector working part time as opposed to 4 percent in the public sector. Full-time private sector employees also work on average approximately 5 hours more per week than public sector employees, with a mean of 46 hours, and are significantly less likely to have health insurance.

CHARACTERISTICS OF WOMEN IN THE FORMAL SECTOR

The data confirm findings of earlier studies that both age and education are critical determinants of women's formal sector employment (for example, DOS/Fafo, 1998; Mujahid, 1985; Sattar, 1995). *The majority of women in the formal sector are younger women, between the ages of 20 and 40 years* (Figure 6.1). More than three quarters of all women who currently hold or had previously held a job in the formal sector were under the age of 40. The mean age of women currently holding jobs is 31.56 (n=366), and the mean age of women who had previously held a job was slightly higher, at 37.02 (n=228).

The higher mean age of women who had previously held a job reflects in part patterns whereby younger women work when they are single and then remove themselves from the labor force after marriage or child bearing (see also DOS/Fafo, 1998). *Forty-five percent of currently employed women in the formal sector have never married, while a slightly higher proportion is currently married, at 48 percent.* This distribution differs significantly from that characterizing women previously employed in the formal sector, of which 72 percent are married and 17 percent never-married. Of women with previous formal sector employment, 34 percent indicated that they left their jobs for reasons of marriage or childbearing, a point discussed at greater length below.

Figure 6.1: Age Distribution of Currently Working Women and Women Who Previously Worked in Salaried Jobs

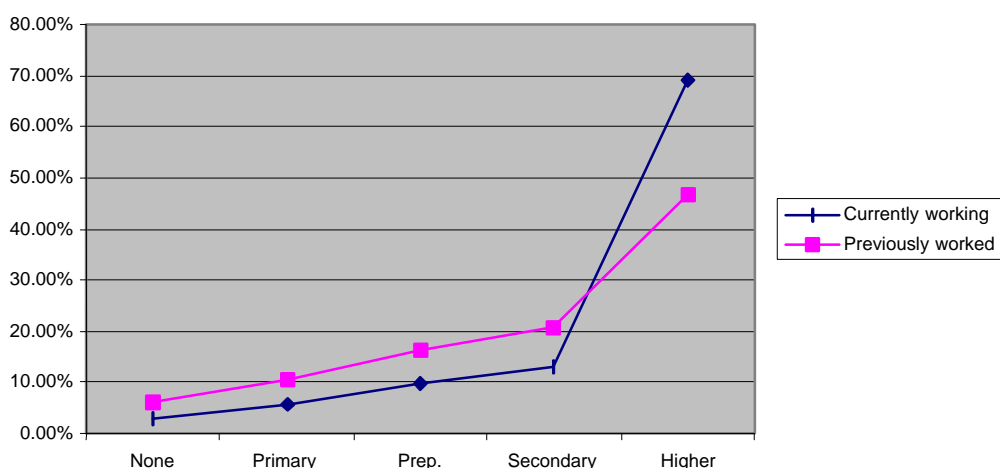


Currently economically active women in their twenties and thirties are more highly concentrated in formal sector jobs than in any other income-earning activity. For example, more than 70 percent of currently economically active women of the total survey sample in their twenties and thirties are employed in the formal sector. In contrast, only 41 percent of economically active women in their forties and 22 percent of women in their fifties are employed in formal sector jobs. Heavy representation of younger women in the formal sector is also indicative of increased job opportunities for women now, as compared with 20 years ago, and the benefits younger women are reaping from advanced educational opportunities.

DOS/Fafo has pointed out that younger women in general are more economically active than women over the age of 45, and that married women of child-bearing age are more active than older married women, regardless of educational level (1998). Never-married women who are currently employed work a mean of 46.62 hours per week, and married women work a mean of 40.02 hours per week. These findings reveal that never-married women, who have fewer time constraints and domestic responsibilities than married women, are allocating six and one-half more labor hours to the formal sector than married women.

More than 60 percent of women who currently work or had previously worked in formal sector jobs have higher education, which is almost four times the number of women in formal sector jobs with secondary education. Only 4 percent of respondents to this section of the survey had no education, and 7 percent had primary education. Within the population of currently employed in the formal sector, women with less than secondary education are concentrated in lower-skilled occupations, including clerking, services and sales, craft production and related trades, plant and machinery operations, and elementary (unskilled) occupations. Women with secondary and higher education are primarily employed as legislators or other public officials, professionals, and technicians.

Figure 6.2: Educational Distribution of Currently Working Women and Women Who Previously Worked in Salaried Jobs

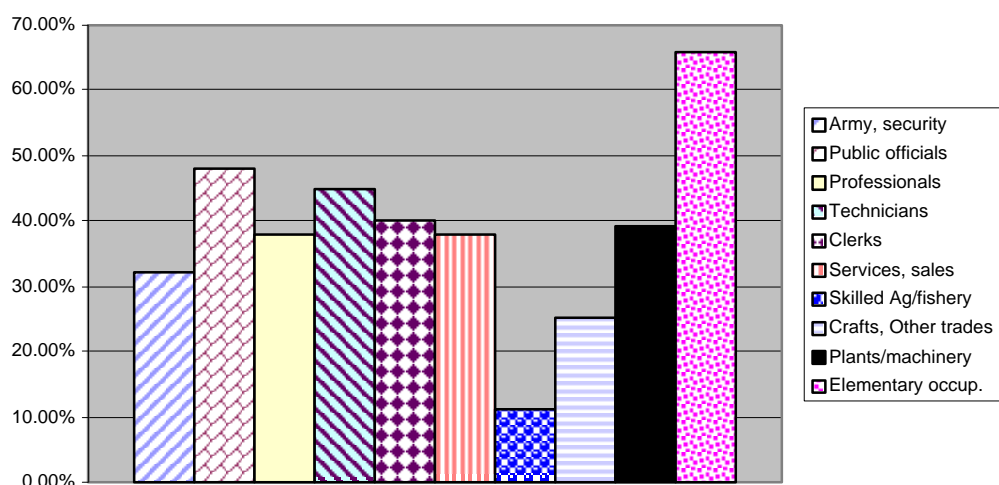


There are also significant differences between educational levels of women who are currently working and those who had previously worked in the formal sector. Although almost 69 percent of currently employed women have higher education, only 47 percent of previously employed women have higher education (Figure 6.2). In contrast, women with secondary, preparatory, basic, or no education were more highly represented among women who had previously worked than among women currently working in the formal sector. At the same time, older women are more highly represented among previously worked than currently working women in the formal sector. *These varying distributions reflect rising educational attainment levels of women in Jordan as a result of increased educational opportunities. But increasing polarization between women with more and less education also suggests that although women with higher education may be reaping more opportunities within the formal sector, there may also be decreasing opportunities in the formal sector for women with less education.*

CONTRIBUTIONS TO HOUSEHOLD INCOME BY WOMEN IN THE FORMAL SECTOR

Data are limited on women's income and expenditure patterns in Jordan.¹ Although this study did not undertake a detailed investigation into income and expenditure, an attempt was made to evaluate the significance of women's earnings with relation to household income by ascertaining the proportion of total household income provided by currently employed women's formal sector earnings. *The findings reveal that women currently employed in jobs provide substantial income for their households, with their earnings making up approximately 42 percent of total household income (Figure 6.3).*

Figure 6.3: Percent of Household Income Supplied by Women, By Current Occupation



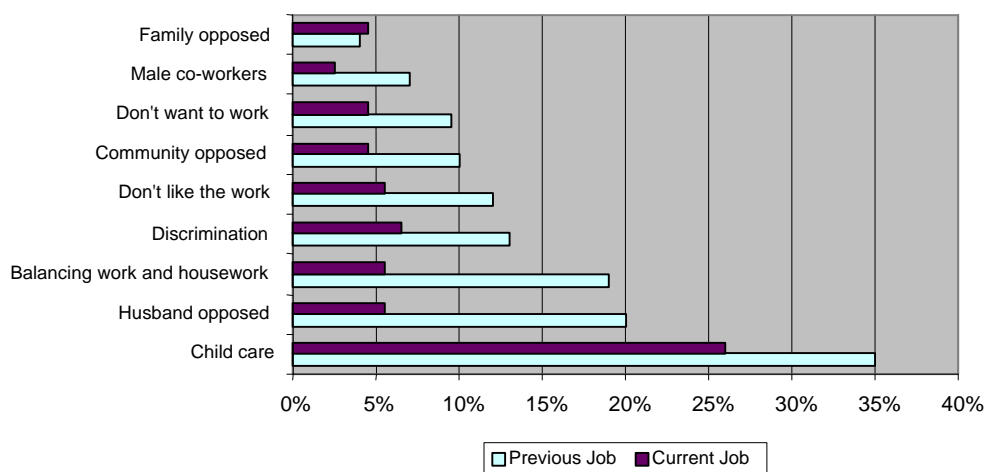
The proportion of household income provided by women in public sector positions was significantly higher, at 48 percent, than that provided by women in private sector positions, at 34 percent. The reasons for this are not clear, although the difference may be influenced by greater long-term stability of public sector income. Women employed as legislators or other public officials, technicians, or in elementary (unskilled) occupations tend to contribute higher proportions of earnings to total household income than do women who are white-collar professionals, clerks, plant workers or machinery operators, or in craft production and related trades. Higher numbers of divorced, separated, and widowed women are concentrated in technical and elementary occupations; such women are more likely to be either female heads of household or primary providers for their households, which may explain why these occupations show higher contributions to total household income.

¹ See Shukri, 1996, for income and expenditure data on 46 households in northern Jordan.

SOCIAL CONSTRAINTS TO WOMEN'S FORMAL SECTOR PARTICIPATION

In an effort to understand the range of constraints confronting female formal sector workers and to assess their relative significance, respondents were asked questions about problems they have experienced in their formal sector jobs. The findings suggest some interesting trends in social attitudes toward working women, the kinds of difficulties they confront when they choose to work in the formal sector, and their reasons for leaving formal sector jobs.

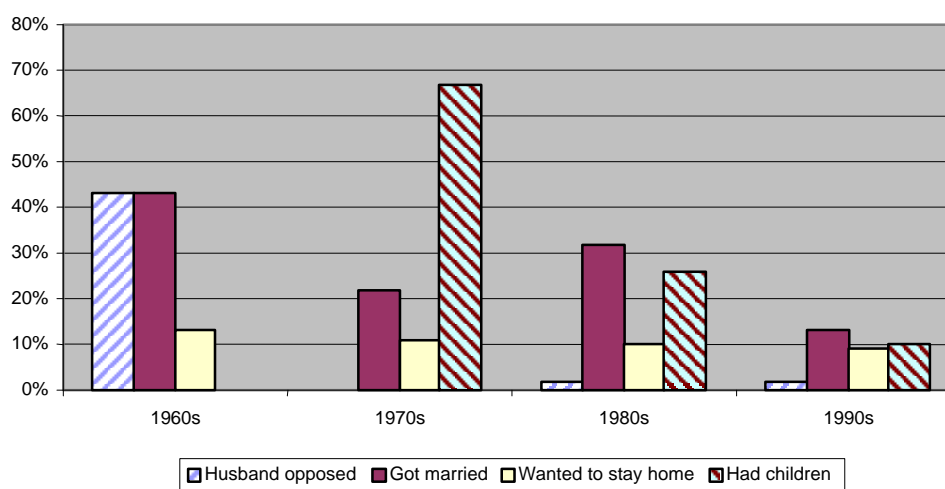
Figure 6.4: Proportion of Women Citing Leading "Big Problems" Experienced in Salaried Jobs



As illustrated in Figure 6.4, women who have left formal sector jobs expressed more frustration with a wide range of constraints to their employment than did women currently in jobs. Discrimination in pay and promotions, confronting community criticisms about their working status, and coping with the difficulties of balancing work and domestic responsibilities were all acknowledged as ongoing problems, but the number of women citing them was consistently higher in the population of previously worked than the population of currently working. *The single biggest problem for both women currently employed and women previously employed in the formal sector was the difficulty of finding adequate child care: 35 percent of previously employed women and 25 percent of currently employed women cited child care as a big problem for them while they were working.* Procuring adequate child care is obviously a concern and difficulty for many women in salaried jobs. However, these women are also finding strategies for providing child care because they continue to stay in their jobs.

The findings suggest some historical trends of decreasing social constraints to women's employment. First, male opposition to women working seems to be on the decline. Although more than 40 percent of women who left a formal sector job in the 1960s cited their husbands' opposition to their working as the primary reason for leaving the job, only 2 percent of women who left their jobs in the 1990s cited this as a reason. Second, constraints associated with balancing work and domestic responsibilities also appear to have declined. While 67 percent of women who left their jobs in the 1970s indicated that child bearing was the primary reason they stopped working, this figure decreased to 10 percent among those who left their jobs in the 1990s. Third, although the data confirm that marriage remains a considerable social constraint for women who want to work, they also suggest that marriage is much less of a constraint now than in the past. Since the 1960s, one reason most frequently cited by women in each decade for leaving their jobs was the occasion of marriage. But, as Figure 6.5 shows, the proportion of women who left their jobs in the 1960s because of marriage was almost four times the proportion who did so in the 1990s.

Figure 6.5: Proportion of Women Who Left Job by Decade and Reason for Leaving

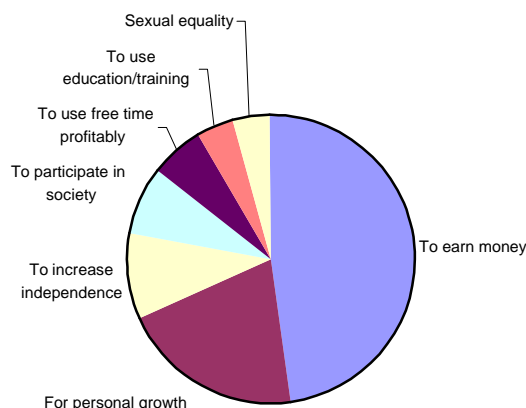


These trends of declining social constraints are further supported by the higher numbers of previously employed women indicating that they confronted more difficulties on the job than currently employed women. The trends suggest increasing social acceptance of working women, which is likely influenced by higher rates of education among women. This may also be shaped by the larger patterns of slowed growth and high unemployment afflicting the Jordanian economy in the past decade, as women's earnings become more critical for meeting the financial needs of households.

Not surprisingly, the majority of respondents to this section—87 percent—generally believe it is a good idea for women to work (Figure 6.6). Reasons cited include the ability to earn income, personal growth, gaining personal and financial independence, and playing an important role in society. Only 4 percent of these women indicated they do not believe women should work, primarily for reasons of women's domestic responsibilities and roles as

housewives. The remaining 9 percent of respondents to this section qualified their support for women's work as "depending on circumstances," of which "financial need" was the most frequently cited acceptable circumstance for women to work.

Figure 6.6: Proportion of Women Citing Leading Reasons Why It's a Good Idea for Women to Work



KEY FINDINGS

Rates of Ever-Worked and Currently Working Women in the Formal Sector.

Approximately 11 percent of the total sample had ever worked in a formal sector job. Two-thirds of these women, or about 7 percent of the sample, are currently employed in a salaried job. Ninety-four percent of women currently employed in the formal sector are in full-time positions and 6 percent are in part-time positions. Fifty-nine percent are employed in public sector jobs, 40 percent in private sector jobs, and the remaining 1 percent in jobs with international organizations.

Age and Marital Status. About 83 percent of women currently employed in formal sector jobs are between the ages of 20 and 39 years. Women in their twenties and thirties are more highly concentrated in formal sector employment than in any other income-earning activity. Forty-five percent of women currently employed in salaried jobs are single, and a slightly higher proportion, 48 percent, are married. This finding contrasts sharply with earlier studies that have reported strong negative correlations between marriage and formal employment.

Increasing Polarization of Educational Levels. One reason younger women are highly concentrated in the formal sector is they are reaping benefits from their improved opportunities in advanced education. More than 69 percent of women currently employed in salaried jobs have higher education, 13 percent have secondary education, and 18 percent have basic or no education. In contrast, among those women who were previously employed in the formal sector, 47 percent had higher education, 21 percent had secondary education, and 32 percent had basic or no education. This finding indicates that although women with

higher education are reaping more opportunities in formal employment, there are also decreasing opportunities in the formal sector for women with less education.

Contributions to Household Income. Women in formal sector employment are providing critical financial support to their households, with their earnings making up approximately 42 percent of total household income. Women in public sector positions are providing a higher proportion of household income than women in private sector positions, at 48 percent compared with 34 percent.

Range of Constraints Experienced. Difficulties in procuring child care was the most frequently cited constraint for women in formal sector employment. Other constraints cited include husbands' opposition to their work, balancing demands of domestic and work responsibilities, discrimination on the job, and community and family opposition to their work.

Trends of Declining Social Constraints. Social constraints to women's employment appear to be declining. Since the 1960s, the proportion of women who left their jobs because of male opposition, marriage, or having children has decreased considerably. Increased social acceptance of working wives and mothers is probably influenced by higher educational attainment levels among women as well as slowed economic growth and high rates of unemployment, making women's earnings even more critical for maintaining the well-being of households.

CHAPTER SEVEN

RECOMMENDATIONS FOR USAID/JORDAN'S MICROENTERPRISE DEVELOPMENT EFFORTS

USAID/Jordan has launched a set of major, new microfinance initiatives with the goal of providing microfinance services to at least 25,000 active borrowers by 2001. The Access to Microfinance and Improved Implementation of Policy Reform (AMIR) Program and the Southern Jordan Access to Credit Program, both initiated in 1998, will expand microfinance opportunities immensely, from the few thousand microloans previously made available in Jordan. USAID is aiming to have at least half of these borrowers be women, thus extending loans to approximately 12,500 women by 2001.

A central goal of this study was to produce data on the population of women in microenterprise so USAID could more comfortably direct its investments in microenterprise development to support overall economic growth. With the data collected and analyzed here, we have been able to determine the nature and extent of women's activities in microenterprise throughout Jordan, identify growth-oriented subsectors for women's enterprises, and identify gender-based constraints to microenterprise development. The research findings are a particularly effective resource for USAID's microfinance programs because they show where microcredit demand lies among women in Jordan and point toward effective strategies for loan outreach and service delivery.

The following recommendations are organized into three distinct components that are critical to promoting integration of women into USAID/Jordan's Economic Opportunities Strategic Objective and reducing gender-based constraints on microenterprise development: (1) identifying and defining the population of potential microcredit users, and prioritizing types of potential users to target in the microfinance programs; (2) addressing gender-based issues related to increased and expanded access to credit; and (3) addressing gender-based issues that are related to microfinance as well as to broader processes of economic growth.

IDENTIFYING AND PRIORITIZING TARGETS OF POTENTIAL WOMEN BORROWERS

(1) Identify diverse types of potential borrowers within the entire population of women in microenterprise.

There are indications that many of the previous lending and enterprise support programs for women in Jordan have not been adequately representative of the existing population of women in microenterprise. For example, Tubbeh (1994) surveyed 80 women with enterprises who were identified through their participation in programs with a variety of governmental and non-governmental organizations. By examining the educational distribution of women in the study sample, it becomes evident that the women are significantly more highly educated than the total population of women in microenterprise. In the sample for Tubbeh's study, 94

percent of the women had secondary or higher education, whereas we now know that approximately 80 percent of all women engaged in microenterprise in Jordan have less than secondary education. In addition, 75 percent of the enterprises represented in Tubbeh's sample were formally registered, but we now know that only 31 percent of women's microenterprises in the country are formally registered.

This suggests that the beneficiaries of the lending and enterprise support programs from which Tubbeh drew her sample have primarily been women with more education, better access to information and services, and the means for establishing formal businesses. Women with little or no education running informal businesses who make up the majority of women in microenterprise are not proportionately represented in this population of beneficiaries.

It is to the advantage of USAID and its microfinance programs to more clearly understand characteristics of the entire population of women active in microenterprise to effectively identify the largest possible pool of credit-worthy borrowers. Some recommended steps for ensuring that loan outreach extends to a diverse group of potential borrowers, including poor women with little or no education and women in the informal sector, are:

- Review the current loan portfolio to understand characteristics of the population of women who are currently borrowers;
- Design general profiles of potential borrowers, based on the data presented here, as a way to establish guidelines;
- Assess current representation of the population of potential borrowers and identifying gaps in representation; and
- Formulate new strategies for expanding loan outreach to untapped, eligible borrowers, including poor women and/or women in the informal sector.

(2) Identify the scope of lending opportunities to women by assessing the size and regional distribution of the population of women in microenterprise.

USAID's microfinance programs are currently designed to provide services only to existing businesses; thus, women borrowers must already be currently active in microenterprise. Based on the findings of this study, 1.5 percent of the total population of Jordanian women are engaged in microenterprise. Therefore, the estimated total number of women currently active in microenterprise in Jordan is 33,750.¹ USAID's goal is 12,500 women borrowers by 2001, comprising 37 percent of this population.

There are significant regional differences in the size of the population of women in microenterprise, and thus in the size of the population of potential borrowers. By analyzing the regional distribution of women active in microenterprise, USAID can best identify where

¹ Based on current estimates that the population of Jordan is approximately 4.5 million.

the regional distribution of demand among women borrowers and strategize loan extension accordingly. Based on the data:

- Approximately 20,925 of women active in microenterprise (62 percent) reside in the middle region of the country, including Amman and its surrounding settlements;
- Approximately 8,438 of women active in microenterprise (25 percent) reside in the north; and
- Approximately 4,388 of these women (13 percent) reside in the south.

If USAID and its microfinance programs extend loans to 37 percent of each of these populations, regional targets for service provision by 2001 would be at least 7,742 women borrowers in the middle region, 3,122 women borrowers in the north, and 1,624 women borrowers in the south.

(3) Identify needs, recognize high-potential subsectors, and strategize loan outreach by assessing differences in women’s businesses between the commercial, services, and production sectors.

More than 65 percent of women’s businesses in Jordan are located in the services sector, 20 percent are in the commercial sector, and 14 percent are in production. Women’s enterprises in these sectors differ significantly in terms of activities, operations, constraints, and the degree of credit risk they pose to lending institutions.

Women’s businesses in the commercial sector:

- Include grocery stores, specialty stores, trade in clothing, and other miscellaneous trade enterprises, such as gold or jewelry;
- Are sometimes well-established family businesses that women inherit;
- Are more likely to be formally registered, licensed, and based outside the home;
- May be run by women characterized by more of an entrepreneurial spirit;
- Operate more months per year than businesses in the other sectors (11 months);
- Have the second-highest mean initial investments of the three sectors (644 JD); and
- Have the second-highest monthly gross income of the three sectors (106 JD).

Women’s businesses in the services sector:

- Include businesses based on “traditional” skills such as sewing, embroidery, and provision of beauty services, which are subject to high levels of market saturation;
- Include more non-traditional businesses, such as radio/television repair, which may be filling unique market niches with less competition and saturation;
- Are more likely to be formally registered, licensed, and based outside the home;
- Are often well established, have a higher mean age (12.2 years), and have more paid employees than businesses in the other sectors;

- Operate fewer months per year than commercial businesses but more than production businesses (8 months);
- Have the highest mean initial investments of the three sectors (2493 JD); and
- Have the highest monthly gross income of the three sectors (111 JD).

Women's businesses in the production sector:

- Include businesses based on "traditional" skills such as sewing, embroidery, and handicraft production, which are subject to high levels of market saturation;
- Are smaller, more informal, home-based operations that are less likely to be registered or licensed;
- Operate the fewest months per year (5 months);
- Have the lowest mean initial investments (243 JD); and
- Have the lowest monthly gross income of the three sectors (84 JD).

These findings suggest that sector-specific strategies for loan extension to eligible borrowers would be an effective means for targeting specific types of growth-oriented businesses. USAID and its microfinance programs may also want to consider spreading their risk across the three sectors, bearing in mind that:

- Some enterprises in the services and commercial sectors may be characterized by a higher potential for growth and the potential to transition into higher-return, more formalized, employment-generating businesses;
- Many businesses in services and commerce are more stable and have been established for longer periods of time and thus may pose less credit risk; and
- Although many businesses in the services sector and most businesses in production are based on "traditional" activities that are currently experiencing high market saturation and are thus higher risk, extension of credit to eligible businesses may allow them to implement changes (such as improved marketing or acquisition of machinery) and thus propel them to higher-returns.

(4) Identify the needs and characteristics of both home-based enterprises and enterprises based outside the home, recognize the development potential of both types of enterprises, and design appropriate lending strategies for each type of enterprise.

More than three quarters of women's microenterprises are home-based businesses. Home-based enterprises tend to be more informal and have lower returns than enterprises based outside the home. In Jordan, many of the home-based businesses are engaged in production of "traditional" handicrafts, a subsector that is becoming increasingly saturated with supply and in which women have little information or means for marketing their goods. But although they are informal, small scale, and low return, home-based enterprises are a significant means of income-generation for women and a critical source of income for supporting the well-being of poor households.

Women's businesses that are based outside the home tend to show higher returns than home-based enterprises. The majority of these businesses are formally registered, and they are primarily located in the commercial and services sectors. But, even among those that are formally registered, more than 40 percent do not maintain written accounts, only 20 percent maintain a business checking account, and 57 percent utilize unpaid workers. Many of these businesses represent a significant source of job creation, if through business growth they are able to generate employment by transforming their unpaid labor power into paid jobs. Both home-based businesses and businesses based outside the home also indicate great interest in business growth. Fifty-seven percent of women with home-based businesses and 86 percent of women with businesses based outside their homes reported they would like to expand their businesses.

Specific indicators of USAID's Economic Opportunities Strategic Objective as outlined in the Strategic Overview for 1997-2001 include an increased number of micro and small entrepreneurs utilizing the formal financial sector and an increased number of jobs generated. *To make effective progress toward these goals, it is suggested that USAID and its microenterprise programs prioritize extension of loans to eligible women with businesses based outside the home. Although the majority of these businesses are already formally registered, they also show the greatest potential for transitioning into the formal financial sector and employment generation.*

An additional goal of the Economic Opportunities Strategic Objective is to increase the number of companies registered in the country. *To contribute to this indicator, it is also recommended that strategies be formulated for expanding loan outreach to women with promising home-based enterprises with the aim of promoting their transition into the formal sector.* The proportion of women's home-based businesses is three times the proportion of women's business based outside the home, and the majority of them are not formally registered, representing a large population of informal enterprises that could potentially grow into formalized, higher-return businesses.

INCREASING AND EXPANDING ACCESS TO FINANCIAL SERVICES

(5) Implement strategies for increasing women's access to credit.

In 1997, a USAID-funded private sector needs assessment identified lack of access to financial services as the biggest constraint facing micro, small, and medium-sized enterprises in Jordan. As a result, USAID/Jordan identified increased access to microfinance services as a key priority for its Economic Opportunities Strategic Objective. The findings of this study corroborate the private sector assessment. Inadequate operating capital was identified as the single most important constraint faced by women in microenterprise, and many of these women are unable to access capital through lending institutions or other means. About 29 percent of women with businesses based outside their homes and 18 percent of women with home-based businesses reported that lack of access to credit was a significant problem for them.

USAID's microfinance initiatives are specifically designed to increase access to financial services and have the potential for making a considerable impact on women's abilities to address their capital constraints. *By designing specific strategies for reaching women, the programs can more effectively ensure they meet their goals in service provision.* Some recommended steps include:

- Adopt a proactive strategy for identifying women with enterprises, particularly women with home-based enterprises and other women in the informal sector who tend to be more "invisible." This may include using the networks of established governmental and non-governmental income-generation programs for women but should also reach beyond these programs. For example, women with microenterprises who do not participate in these programs can be identified by inquiring into communities and utilizing informal networks among women and men.
- Ensure an adequate number of female loan officers. An adequate number of female loan officers will be essential for meeting designated targets of numbers of women borrowers. Female loan officers can more freely approach women to discuss credit opportunities. They can also be indispensable in moving through women's informal networks and inquiring in neighborhoods to identify potential borrowers.
- Understand and build upon the comparative advantage of extending loans to businesses based inside versus outside women's homes. The values of individual loans extended to women's businesses based outside the home are potentially more than three times greater than the values of individual loans extended to home-based businesses. For example, the mean value of loans considered by women with enterprises outside the home was 3,625 JD whereas the mean value of loans considered by women with home-based enterprises was 990 JD. However, the population of women with home-based businesses is three times greater than the population of women with businesses outside the home, representing much greater potential for sheer numbers of loans extended. Even if we assume the proportion of viable credit-worthy businesses among home-based businesses is smaller than among businesses based outside the home, the potential for number of loans extended is still significantly higher among the former group.

In addition, the programs may want to consider devising strategies for addressing women's concerns about the high cost of credit, access to collateral, and high interest rates, such as by increasing their access to information about credit and lending processes. There is a substantial body of literature on best practices for increasing women's access to financial services that can be referred to for additional specific strategies and approaches (see Women's World Banking, 1994).

(6) Consider expanding the sectoral scope of the microfinance programs to incorporate women’s agricultural enterprises.

Agriculture accounts for only a small proportion of Jordan’s economy and labor force, but women participate in agriculture in large numbers and 30 percent of all currently economically active women work in the agricultural sector. The agricultural sector is also characterized by good and growing demand, particularly as Jordan’s population continues to increase and rural to urban migration flows continue at a rapid pace. Agricultural loans are generally characterized by higher risk, in that they are longer term; subject to seasonal unpredictability; and can carry higher costs in service delivery to rural, dispersed networks.

But some of the characteristics of agricultural production in Jordan suggest that these risks can be reduced, particularly if agricultural loans are pursued in a targeted manner.

Agricultural production in Jordan is concentrated in very specific regions, primarily in the north and in the south along the Jordan River valley. *By focusing outreach for agricultural loans to women—or men—in the particular regions where agricultural production is concentrated, microfinance programs can alleviate the higher costs of service delivery.* Increasing the scope of the microfinance programs to agriculture may be a particularly effective strategy for the Southern Jordan Access to Credit Program to expand its reach to women in the south, considering that only 13 percent of women active in non-agricultural microenterprise reside in the south whereas more than 30 percent of women in agriculture reside in the south.

Additional recommended strategies for pursuing targeted loan outreach among agricultural enterprises and thereby reducing risk include:

- Target women engaged in agricultural production on their own land, as opposed to household land, as potential borrowers. Approximately 80 percent of the goods produced on women’s land are sold for income, and the remaining 20 percent are consumed by the household. Women who work on land that they own, rent, or sharecrop have more independent control over their enterprise, play significant roles in land management, are more likely to engage in marketing of crops, and have greater control over income earned from their land. In addition, there are indications that many of these women already have a unique market niche by supplying retail shops with agricultural goods.
- Target women engaged in the processing and distribution of dairy products as potential borrowers. Dairy products are the most frequently sold commodity by women in the agricultural sector, and approximately 17 percent of all women in agriculture participate in the processing of dairy products. Demand for dairy products is steady and ongoing, as they are frequently utilized in Jordanian cooking. Processing of dairy products is also characterized by less risk than agricultural production as it is less susceptible to seasonal hazards and is also undertaken in urban and peri-urban environments.

LOOKING BEYOND CREDIT: NON-FINANCIAL SUPPORT NEEDS

(7) Supplement lending programs with other forms of business support that are essential for the effective development of women’s enterprises.

Credit alone is often insufficient for enabling growth and small business development, particularly when proprietors lack basic knowledge and skills related to business management. Extension of credit to proprietors with limited business knowledge is inevitably a riskier proposition for lenders. USAID/Jordan’s Economic Opportunities Strategic Objective identifies expansion of business services related to management, marketing, and technology transfer as critical components in support of its focus on microfinance. *To promote successful business development among women beneficiaries of its microfinance programs, we recommend that USAID devise specific strategies for integrating women into its business development services.*

Women in microenterprise in Jordan are generally characterized by low levels of education, and only about 8 percent of the women have undertaken any kind of training. Training courses that are offered to women by governmental and non-governmental organizations focus primarily on technical skills related to “traditional” skills of production associated with subsectors that are currently experiencing a high degree of market saturation. Nor do such training courses benefit women in higher-potential commercial and non-traditional services businesses. Recommended steps for providing business development services to women include:

- Develop training outreach specifically targeted to groups of women active in microenterprise, particularly in basic finance, accounting, management, and marketing; and
- Provide services to select subsector groups to assist them in strategizing and implementing changes, such as improving access to raw materials, building better market linkages, and developing marketing plans.

ANNEX A
BIBLIOGRAPHY

ANNEX A

BIBLIOGRAPHY

Abdel Jaber, Hind. 1997. "Women's Participation in Decision-Making Positions." Paper prepared for the Promoting Women Leadership and Managerial Leadership Program, Noor al Hussein Foundation.

Abu-Ghazaleh, Haifa. 1995. "The Jordanian Woman: Present Status and Role in Social Development." Paper presented to the Conference on Jordanian-Japanese Relations: "Peace and Post-Peace Era: Role of Jordan and Japan."

Abu-Ghazaleh, Haifa. 199?. "A Strategy for Women in Development in Jordan." Unpublished paper.

Abu Jaber, Kamel, M. Buhbe, and M. Smadi. 1990. *Income Distribution in Jordan*. Boulder, Colorado: Westview Press.

Abu Nasr, Julinda, N.F. Khoury, and H.T. Azzam. 1985. *Women, Employment and Development in the Arab World*. New York: Mouton Publishers.

Bisharat, Leila, and Hesham Zagher. 1986. *Health and Population in Squatter Areas of Amman: A Reassessment after Four Years of Upgrading*. Amman: Urban Development Department.

Brandsma, Judith, and Djenan Khayatt. 1996. "Jordan Micro-Credit Mission: Final Report." Washington, D.C.: Private Sector Development Department, The World Bank.

Center for Strategic Studies. 1977. *Unemployment in Jordan: Preliminary Results and Basic Data*. Amman: University of Jordan Press.

Department of Statistics (Jordan) and Fafo Institute for Applied Social Science. 1998. *Jordanian Society: Living Conditions in the Hashemite Kingdom of Jordan*. Oslo: Fafo.

Downing, Jeanne. 1990. *Gender and the Growth and Dynamics of Microenterprise*. GEMINI Working Paper No. 5. September. Bethesda, Maryland: Development Alternatives, Inc.

El-Sanabary, Nagat. 1993. "Gender Issues and Constraints in Programming, USAID/Jordan," Trip Report prepared for Office of Women in Development, United States Agency for International Development.

Ghena, Ismail. 1996. "The Jordanian Women's Struggle." *Al-Raida XIII* (74/75): 32-34.

The Hashemite Kingdom of Jordan, Department of Statistics and the Institute for Applied Science (FAFO). 1997. *Jordanian Living Conditions Survey, Main Results (Tabulation Report)*.

Hijab, Nadia. 1988. *Womanpower: The Arab Debate on Women at Work*. Cambridge: Cambridge University Press.

Husmanns, Ralf, Farhad Mehran, and Vijay Verma. 1990. *Surveys of Economically Active Population, Employment, Unemployment and Underemployment: An ILO Manual on Concepts and Methods*. Geneva: International Labour Office.

International Center for Research on Women. 1997. "Preliminary Analysis in Support of a New Economic Growth Strategy for USAID in the Hashemite Kingdom of Jordan: The Gender Dimension." Draft document submitted to WIDTECH for USAID/Amman.

Jordanian National Committee for Women. 1995. *National Programme of Action for the Advancement of Jordanian Women 1997-2005 within the Framework of the Follow-Up to the Implementation of the Plan of Action and Recommendations of the IV International Conference on Women Beijing*.

Jordanian National Committee for Women. "Summary Report of the Jordanian National Program for Women." Unpublished paper.

Kawar, Mary. 1996. "Implications of the Young Age Structure of the Female Labour Force in Amman," in J. Hannoyer and S. Shami, eds., *Amman: The City and Its Society*. Beirut: CERMO.

Khoury, Nabil F., and V.M. Moghadam. 1995. *Gender and Development in the Arab World. Women's Economic Participation: Patterns and Policies*. New Jersey: Zed Books Ltd.

Maciejewski, Edouard, and M. Ahsan. 1996. *Jordan: Strategy for Adjustment and Growth*. International Monetary Fund Occasional Paper 136. May.

Mehra, Rekha and Hilary Sims Feldstein. 1998. *Women and Development in Jordan: A Review of Current Activities and Future Opportunities*. Washington, D.C.: WIDTECH.

Miles-Doan Rebecca. 1992. "Class Differentiation and the Informal Sector in Amman, Jordan." *International Journal of Middle Eastern Studies* 24: 27-38.

Miles-Doan Rebecca. 1996. "Structural Adjustment Policies in Jordan: What Are the Likely Demographic Consequences?" Presented at the Arab Regional Population Conference, December 8-12, Cairo, Egypt.

Moghadam, Valentine. 1993. *Modernizing Women: Gender and Social Change in the Middle East*. Boulder and London: Lynne Rienner Publishers.

Mujahid, G.B.S. 1985. "Female Labour Force Participation in Jordan," in Julinda Nasr, Nabil F. Khoury, and Henry T. Azzam, eds., *Women, Employment and Development in the Arab World*. Berlin: Walter de Gruyter & Co.

Organisation Canadienne pour la Solidarité et le Développement (OCSD). 1994. "Women Entrepreneurship Opportunities in Jordan: An Economic and Social Analysis." Report prepared for OCSD and supervised by the Jordanian National Committee for Women.

Salah, Jamal. 1997. "Small and Micro Enterprise Development Program: Concept Paper." Small and Micro Enterprise Task Force, Social Productivity Programme.

Sattar, Sarosh, Harsha Aturupane, and Kamar Yousuf. 1995. *Jordan: Women and the Labor Force*. World Bank Report 14592-JO, September 18.

Shakhatreh, Hussein. 1995. "Determinants of Female Labour-Force Participation in Jordan," in N.F. Khoury and V.M. Moghadam, eds., *Gender and Development in the Arab World*. London: Zed Books.

Shami, Setenay, and Taminian, Lucine. 1990. "Women's Participation in the Jordanian Labour Force: A Comparison of Urban and Rural Patterns," in Shami et al., eds., *Women in Arab Society: Work Patterns and Gender Relations in Egypt, Jordan and Sudan*. Providence, Rhode Island: Berg Publishers.

Sha'sha, Zayd J. 1991. "The Role of the Private Sector in Jordan's Economy," in R. Wilson, ed., *Politics and the Economy in Jordan*. London: Routledge.

Shukri, Shirin J.A. 1996. *Arab Women: Unequal Partners in Development*. Brookfield, Vermont: Ashgate Publishing Company.

Takriti, Nadia and Mrayyan, Nader. 1997. *Client and Baseline Survey for Save the Children's GGLS Program for Women in Jordan*.

Tubbeh, Taghrid Khoure. 1994. *Strengthening Institutions for the Development of Women Enterprises: Study for the Identification of Needs, Constraints, Opportunities of Women Entrepreneurs*. Report to UNIFEM, Western Asia Regional Office.

UNICEF. 1997. *The Situation of Jordanian Children and Women: A Rights-Based Analysis*.

United States Agency for International Development/Jordan. 1997. *FY 1999 Results Review and Resources Request*. March 22.

United States Agency for International Development/Jordan. 1997. *Increased Economic Opportunities for Jordanians*. New Economic Growth Strategy Presentation. March 22.

United States Agency for International Development/Jordan. 1998. *USAID/Jordan Strategic Overview, 1997-2001*. March.

Weidemann, Jean C. and Z. Merabet. 1992. *Egyptian Women and Microenterprise: The Invisible Entrepreneurs*. GEMINI Technical Report No. 34. March. Bethesda, Maryland: Development Alternatives, Inc.

Women's World Banking. 1994. "Best Practices in Financial Services to Microenterprise," *What Works: A Women's World Banking Newsletter*.

World Bank. 1994. *Hashemite Kingdom of Jordan Poverty Assessment, Volume I: Main Report and Volume II: Labor Market*.

World Bank. 1995. *Jordan Private Sector Assessment*. World Bank Report No. 14405-JO. August 25.

World Bank. 1996. *Building Social Productivity: Sharing the Benefits of Growth*. September 15.

Takriti, Nadia and Mrayyan, Nader. 1997. *Client and Baseline Survey for Save the Children's GGLS Program for Women in Jordan*.

Urban Development Department. 1985. *First Report: Amman Follow-Up Health Assessment*.

Zahlan, A.B. 1985. *The Agricultural Sector of Jordan: Systems Studies*. London: Ithaca Press.

ANNEX C

PERSONS CONSULTED IN PHASE ONE OF STUDY

ANNEX C:

PERSONS CONSULTED IN PHASE ONE OF STUDY

Jamal al-Dali
Community Development Department
Housing and Urban Development Corp.

Omar Rafie
Infrastructure Program, Social Productivity Program
Ministry of Planning

Zein Hayek
Infrastructure Department, Social Productivity Program
Ministry of Planning

Nasser Shraideh, *Director*
Small and Microenterprise Program, Social Productivity Program
Ministry of Planning

Jaieth Fariz, *Director*
Social Productivity Program
Ministry of Planning
(Presentation at USAID)

Sima Bahous, *Director*
David O'Conner, *Advisor*
Noor al Hussein Foundation

Michael Austin, *Jordan Field Office Director*
Hala Ghosheh, *Program Manager and Gender Specialist*
Save the Children

Qasim Deiri, *Program Officer*
Majdi al-Qorom, *Program Manager*
Sameera al Majali, *Program and Training Officer*
Hajem Halaseh, *Acting Director*
Near East Foundation

Amal Sabbagh, *Director*
Salwa Nasser, *NGO Coordinator*
Jordanian National Committee for Women

Nadera El Bekhait, *Coordinator for Women's Training*
Daoud Shakboua, *Small Business Development Institute*
Vocational Training Corporation

Munif Abu-Rish, *Director*
Social Development Department
Queen Alia Fund

Omar Bakir, *Director*
Reem Fariz
Alia Kabarity
Rula Zein-Iddin
Rania Khateeb
Fadi al-Tal
Hassan Mohrally
Salwa Hinni
Samia Mnsha'hwat
Small Business Development Program
Queen Alia Fund

Haifa Abu Ghazaleh, *Director*
UNIFEM-Western Asia

Eman Nimri, *Director of Research*
Princess Basma Resource Center

Rebecca Salti, *Project Manager*
Royal Society for the Conservation of Nature

Nujoud Fawzi al-Salem, *President*
Aida Saada, *Secretary*
General Federation of Jordanian Women

Radi Atoom, *Director of Research and Studies*
Development Employment Fund

Hamad Wahsh
Civil Service Bureau

Rasha Barghouti, *Director*
Business and Professional Women's Club

Alia Al-Assad, *Field Officer*
CARE International

Ghada Saraf
Ministry of Agriculture

Dr. Musa Shteivi
Department of Sociology, University of Jordan

Maha Khatib (phone contact)

Lisel Muench
GTZ

Elvira Ganter, *Consultant*
GTZ

U.N. Interagency Task Force on Gender:

Dr. Abla Amawi and Areej Al-Nahhas, UNDP

Mr. Lissner and Hayli Miller, UNRC

Adel Safty, UNU

Kamal Abdel Rahman, UNHCR

Fouad Shawa and Mr. Lofberg, UNRWA

Dr. Francoise Ghorayeb, UNFPA

Hanan El-Khairi and Eyman Qara'een, UNESCO

Jane Haile, Misrak Elias, and Maha Al-Himsi, UNICEF

Hilda Dahdal, HABITAT

Mahmoud Abu Al-Ruzz, WFP

Mr. Tuncer, UNFPA

Semra Uluatum, CEHA

Rafael Jabba, *Project Director*

Hanann Sabri, *Consultant*

Microcredit Project

Cooperative Housing Foundation

Steve Wade, *Project Director*

Jim Cotter, *Senior Microfinance Specialist*

Jamiil Wahidi

Access to Microfinance and Improved Implementation of Policy Reform Program
Chemonics

USAID Contacts:

Monica McKnight

Eilene Oldwine

Rula Omeish

Rabiha Dabass

Rula Dababneh

ANNEX D

**PERSONS CONSULTED IN SURVEY TOOL DESIGN
AND PARTICIPANTS OF SEMINAR**

ANNEX D

PERSONS CONSULTED IN SURVEY TOOL DESIGN AND PARTICIPANTS OF SEMINAR

Participants in Design/Review of Questionnaire

Study Steering Committee

Ms. Linda Oldham, Consultant, International Center for Research on Women
Dr. Donna K. Flynn, Anthropologist, International Center for Research on Women
Dr. Mustafa Hamarneh, Director, Center for Strategic Studies
Mr. Hekmat Yusef Khadr, Researcher, Center for Strategic Studies
Yehia Ahmed Shehada, Researcher, Center for Strategic Studies
Mr. Tony Sabbagh, Managing Director, Middle East Marketing and Research Consultants,
Consultant to the Center for Strategic Studies
Dr. Yasmine El Hadad, Associate Professor of Psychology, University of Jordan

Access to Microfinance and Improved Implementation of Policy Reform (AMIR) Program, Jordan

Mr. Karl Jensen, Consultant
Mr. Derek M. Farwagi, Sustainable Microfinance Component Leader

Specialists in Agriculture in Jordan

Dr. Sayed K. Khattari, Professor of Soil Science, University of Jordan
Mr. Mazen Hamarneh, Agronomist, Trans Jordan for Agriculture
Ms. Ruby Asaad, Ministry of Agriculture
Ms. Ghada Saraaf, Ministry of Agriculture

Specialists in Women in Economic Life in Jordan

Ms. Amal El Sabbagh, Jordanian National Committee for Women
Ms. Rebecca Salti, Project Manager, The Royal Society for the Conservation of Nature
Ms. Marie Arnesberg, FAFO

Specialists in Small Business Development

Dr. Robert LaTowsky, President, Infonex Corp.

Participants in Translation Review of Questionnaire

Mr. Tony Sabbagh, Managing Director, Middle East Marketing and Research Consultants,
and consultant to the Center for Strategic Studies

Dr. Yasmine El Hadad, Associate Professor of Psychology, University of Jordan

Mr. Mohamed Mahmoud Salam, Arabic Editor, University of Jordan

**Participants of Invited Seminar on Jordanian Women and Microenterprise
Development (held on June 18, 1998)**

Elizabeth Fetter, Cooperative Housing Foundation

Rebecca Salti, Royal Society for the Conservation of Nature

Abla Amawi, UNDP

Nadia Takriti, UNDP

Elizabeth Oughton, University of Durham

Derek Farwaji, Chemonics/AMIR

Karl Jensen, Chemonics/AMIR

Hassan Baghot, Queen Alia Fund

Niveen Abboushi, Jordanian Women's Development Society

Rula Dababneh, USAID

Rula Omeish, USAID

Monica McKnight, USAID

Donna Flynn, International Center for Research on Women/WIDTECH

Linda Oldham, International Center for Research on Women/WIDTECH

ANNEX E

MEMBERS OF THE SURVEYING TEAM

ANNEX E

MEMBERS OF THE SURVEYING TEAM

CSS Field Supervisors

Hekmat Yusef Khadr
Yehia Ahmed Shehada
Feraz Mohamed Al Momeni

Field Coordinators

‘Aisa Salah ‘Aish Al Shabak
Amjad Magid Hosni Abu Khalaf
Ayman Ghazi Mohamed Al Khalalia
Bilaal Saliim Il Zabai’a
Bilaal Hosni Abu Khalaf
Fawaz Mohamed Rshaad ‘Amr Abu Il Hlawwa
Hatem Feraas Ahmed Arbasi
Majdi Thiib ‘Abdel Rahman ‘Ali
Mohamed Nur Salah Al ‘Adwaan
Mohamed Nuur Saaleh Al Ghadwan
‘Omar Taysiir Mahmoud
Othman Ibrahim Ibrahim Hassan
Samir Moussa Mohamed Al Gindi
Sultan ‘Abd Al Jabar Mahmoud Abu Mahfawaz
Sultan ‘Abdel Gabaar Mahmoud ‘Abu Mahfouz
Tareq ‘Ali Khamiis Al Sawaaf
Taysiir Mahmud Saliim Salama
Tha-er Juda Mahmoud Shahada

Surveyors

Abdel Rezaq Ahmed Khalil
‘Abiir Yasiin Mohamed Al Hayari
‘Alia Saliim Al Dabaghi
Asma Hassan ‘Aish
Asma Mohamed ‘Abdel-Hawaraat
Asma Mustafa Hassan Fiat
Asmaa Hussein Mohamed Malakawi
Asra’ ‘Abdel-Fattah Hassan ‘Abu Hamuur
‘Atif Hamdaan Al Ghindanim

Ayman Mohamed 'Abu Hussein
 Baasel 'Abdel-Wahab Al Bakri
 Batuul Ismail Tawfiq Muhayer
 Dawlet Mikhael Ya'quub Tadros
 Elham Mahmoud Musalam Al Zaiyoud
 Elham Mahmoud 'Abdallah Barhouma
 Eman 'Abdallah Al Zo'bi
 Eman Salama N'aimaat
 Entesaar Mohamed 'Abdel-Rabbuh Al Kharaisaat
 Fadwa Mustafa Ahmed Al 'Adawi
 Fatma Rashiid Sa'iid Salmaan
 Feriel 'Abdel Kariim Mahassin Al Bawatala
 Fictoria Matalab Fayaad Al Ghananiim
 Ghadiir Ziaad 'Ali Maryaan
 Hala Yousef Mohamed Al Hadidi
 Hayaam Ibrahim 'Abdel Kariim Al Kaiid
 Hayaat Mahmoud Hassan
 Hayfaa 'Aish Salmaan Batarasa
 Hesham Qatiish 'Aliwaat
 Ibrahim Deifallah Al Da'ga
 Ismahaan 'Ali Hassan Bawaiya
 Ismail Othman 'Aid
 Kafaah Gamiil Hassan Ibrahiim
 Karmen Mikhael Ya'kuub Tadros
 Khaled Y'aqub Al Za'tara
 Khaloud 'Abdullah Hamdaan Al Lawzi
 Khaloud Gamaal 'Abdel Karim Al Kayed
 Khawlah Rashiid 'Ayaad
 Lara Mohamed Hussein 'Arbiyaat
 Lara Sobhi Nathar Ghawgil
 Leila Hosni Mohamed 'Abdel Khader
 Lina 'Abdallah 'Arabiyaat
 Ma'aad Hmuud Jamiil Al 'Amaayer
 Mai Mansour 'Abdel Haliim Al Dabaas
 Maysaa Mohamed Bashiir Taha Al Hadiidi
 Maysoon Mohamed 'Abdel Kariim Al Fa'wri
 Maysoon Taysiir Naji Harzallah
 Maysoon Yusef 'Abdel 'Aziz El Hawarani
 Miriam Jamaal Jamiil Al Jaber
 Mohamed Samiiah Sa'iid Khalifa
 Mohamed Suliman Ahmed Al Jaludi
 Nagwa Mohamed Fhaad Al Ghananiim
 Nahda Ahmed Abdallah Al Sadeq
 Nahiil Jamaal Jamiil Al Raazem
 Nasriin Faisal Al Qaadi
 Nawaal 'Abdel Kariim Al 'Amayera

Ra-ad Khaled ‘Abdel Fattah Zeidan
 Randa ‘Abdel-Karim ‘Ali El Masri
 Rania Yusef Taher Mshghal
 Reem Zahiir Hussein Kawamalah
 Riim Mafalah Al Hayari
 Salem Ma’dab Salem
 Samer ‘Araf ‘Ali Al Ghabadi
 Samia Fayez Mohamed Hayasaat
 Samira Mohamed ‘Ali ‘Alaan
 Sanaa Abdel-Rahim Hayasaat
 Sawsan ‘Awad Hana Khouri
 Sawsan Mohamed ‘Abdel Ghani Waadi
 Sawsan Mohamed Il Fawari
 Sawsan Nabiil Sha’ban Marqa
 Sawsan Sa’iid Al Aziz Al Ghariisi
 Taghriid Akram ‘Aaraf Al Daham
 Taghriid Mahmoud Albaba
 Taghriid Sa’iid Fayaad Al Ghanaaniim
 Wael Rashiid Saïd ‘Atili
 Wasfi Ahmed Shatnawi
 Yaasir Ahmed Mohamed Al Manasiir
 Yaziid Felah Asaad Salimaan
 Yusri Mohamed Amin Al ‘Akour
 Zakariyya Ibrahim Yunis
 Zeinab Ahmed Al Bilbil

Data Management

Jamaal Sa’d El Diin, computer supervisor
 Mohamed El ‘Alami, computer supervisor
 Mohamed Mahmud Khalaf, data entry
 Othman Da’oud, data entry

Editing

Mohamed Mahmoud Salam, Arabic questionnaire editor